

PIANOS, RADIOS, PHONOGRAPHS, MUSIC INSTRUMENTS

MUSICAL COURIER EXTRA

The Music Trade Magazine

Published on the 1st and 15th of every month by the Musical Courier Company, Inc., Steinway Building, 113 West 57th Street, New York. Entered as Second Class Matter January 8, 1883, at the Post Office at New York, N. Y., under the Act of March 3, 1879. Subscription, domestic, ONE DOLLAR per annum.

VOL. XCV—NO. 11

NEW YORK, THURSDAY, DECEMBER 1, 1927

EXTRA—WHOLE NO. 1587

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THE STRAUS BUILDING, CHICAGO

MUSICAL COURIER EXTRA

The MUSIC TRADE MAGAZINE

EXPRESSIONS

The Piano Stamp and Name Value—What It Was Intended For, and What It Has Become Today—How the Association Could Be Used as a Sales Builder

THERE will be found elsewhere in this issue of the MUSICAL COURIER EXTRA a telling address made by O. C. Cheney, Vice President of the American Exchange Irving Trust Company, New York, that is of vast importance to the business and industrial worlds. While directed to the printing trade, there are references as to associations that should be taken seriously by all piano men who are interested in the association idea.

Let us take up one phase of this address, that which applies to associations and what they mean to the business world, this with the end to arrive at a discussion of the piano stamp, which seems to have lost all semblance of value through the lack of utilizing its purposes in its inception.

It will be found that Mr. Cheney believes that every association of business men should be operated upon such a basis it will overcome many of the drastic unethical effects of competition, that the standing of a business man is uplifted by being a member of his commercial life, and that whatever unethical practices are present, they can be overcome by the association as a body.

The Real Purpose of the Stamp

The piano stamp is believed by the writer to be of great value in establishing the piano trade, not only individually but as a body, and in this spirit was the piano stamp evolved. The real basis of the stamp was to obtain funds from the trade at large to pay the expenses of the National Piano Association. It went further than this, however, for its real purpose was to establish the piano as a safe-guarded instrument that has had to face many disturbances in the way of competition, this led to through there being no radical efforts made to eliminate the misrepresentations of those who may not have been members of the association, or may have been members, for there did not seem to be any relief for many of the methods of those inclined to sell pianos honestly, and if not honestly, then to sell them any way, or how.

Had the true character of the stamp as evolved been carried out the piano would today stand much higher, would have better fields for operations, the confidence of the public would have been restored, and the active special sale, and other price-cutting methods would have been eradicated by this time. It was an effort to give name value to the piano.

Protecting Name Value

It was first proposed that only name value pianos, or those that gave their origin, should carry the stamps. If there were deceptions as to a piano that bore the association stamp, the buyer could appeal to the association which could act and take measures to have the maker of the piano protect the buyer. This could have been done by the simple process of giving the name of the maker, and then the force of the association could be applied for a correction, for it is taken that the maker of any name value piano that had been sold under misleading statements or prices would at once want to give relief himself.

It can readily be seen that this would have operated to the advantage of the salesmen who were endeavoring to sell a piano with the stamp on by the argument that it was protected by the National association, and this would prove of value, no matter the grade of the instrument.

Today this phase of the piano stamp is lost. There are antagonisms built up as to the use of the piano stamp. Manufacturers who are members of the association can use the stamps upon any piano without regard to the name of the maker being on the piano, or accepted by the maker as his product. This practically means that no matter the piano, whether it be a no name piano, it may bear the piano stamp or not. The very fact that this protective quality of the stamp has been lost sight of has brought a lack of value to the association, or that the dealers are not kept informed of the real value of the piano stamp is something that requires much to understand. Whether this lack of publication of what the stamp

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means has been lost, no one talks piano stamps in the selling of pianos, or that seems to be the appearance of the proposition at this time.

It is conceded that the piano stamp is not recognized as it should be. There are many who do not use the stamps, and there are many piano manufacturers who do not place the stamps upon the pianos they manufacture unless the dealer so designates. It was the purpose that the piano stamp should be paid for by the dealer, but in the majority, or at least in the case of many, the manufacturers did not ask the dealers to pay for the stamps, but paid the bill of a few cents per piano themselves.

The Dealers' Attitude

It was thought that by asking the dealers to pay for them they would value them more, and probably would had they only been made alive to the value of the piano stamp if the association had only kept alive the real value of the stamps, if the association would have insisted on their being placed upon name value pianos only.

It is not known just how many stamps are being used at this time—in fact, one knows little of what is done by the associations, unless it might be said the state associations are more alive to the value of the association when carried long the lines set forth by Mr. Cheney in his address, but the failure of the piano stamp is but an illustration of what the present association has failed to carry out, and which was plainly stated when the piano stamp was evolved at Chicago many years ago.

If the piano stamp is a failure as a 100 per cent. producer of funds to carry on the National association, that it is not the fault of the stamp itself, but of those who were entrusted with its being and purpose.

Piano men generally do not seem to realize the changed conditions that present in all lines of commerce, and it is sad to say that few do not seem to be able to grasp just why the association has not succeeded in its purposes, if we accept the view point of Mr. Cheney as to the aims and purposes of a business association, whether those aims and purposes fit the printing trade or any other from of production and distribution.

In the early days the piano stood for something that was not common to the people, that is music. Today music is the life of our people. We would have a hard time arriving at enjoyment if we were to allow music to sink into nothing; but the people will not permit that to happen. The piano always will be with us.

Piano Men to Blame

If there has been a retrogression as to the piano it is the fault of the piano men themselves. If we go back twenty years, we will find the piano men striving in every way possible to kill what we designate the "straight" piano. That may cause a smile on the face of many a piano man, but let the mind turn to the days when the player piano was in its heyday, when the production of pianos showed something like 70 per cent. of the upright form to be carrying player actions, and we will recall that it was the belief of many that the "straight" piano was a thing of the past.

Every manufacturer and dealer seemed to believe this, and did his utmost to kill the piano as a manually played instrument. The death of the player piano was due to the rotten music rolls provided, and while the MUSICAL COURIER EXTRA sounded the warning, it was not heeded, and today we find the piano men striving to undo what they did in their enthusiasm for the player piano. It will

take years for them to retrieve what they lost in the desperate efforts to eliminate the manual pianos and supersede them with mechanical pianos.

This elimination was a failure, and some believe that this small grand piano held the remnants of the manually played piano to its own, and that this connecting link had much to do with bringing back the manual piano to its own as far as it has got.

This may seem a digression as to the failure of the piano stamp, but it is part and parcel of what the piano has had to fight to maintain its prestige. The people themselves are doing this—not the piano men. The name value pianos are arriving to their own standards and bringing back the demand for the manual pianos.

The music teachers are doing more and better business than ever before. This is proven by the great number of music pupils in this day that are studying the piano manually. Chicago today has more music pupils than ever before. Twenty-five years ago the writer made a survey of the number of music pupils in Chicago, and they outnumbered those in any city in this country. Today this is the case. This proves that the manual played piano is holding its own, but are the piano men doing their duty for the piano by going after the sales?

Selling as an Individual Problem

The piano can do so much, but it can not close sales any more than can fragmentary advertising close sales. It takes the human touch to do that, just as it takes the human touch to make the piano play. The music roll can go so far, but that does not close sales. The reproducing pianos do much, but they can not sell themselves—there must be the human touch there to bring the name upon the contract.

We must combine in the making the piano a universal instrument. We must take in all that will bring about a crystallization of efforts, the starting point being in the mind of the writer in the silent work of the Bureau for the Advancement of Music, the utilizing such efforts as that of the piano stamp when backed by the association ideal, and we must above all arrive at those assimilations of combined movements that will create a respect for the piano, and this following with the respect of the business world for the piano business as a whole.

The Work of the N. B. A. M.

Artistically the piano takes care of itself, but it can not sell itself. It can give its message of music, but it stops there; yet it holds the public in a way that is not to be looked upon without consideration. There must be that understanding on the part of all members of the piano associations that there is something more than the creating a lot of advertising for this or that man or men, and the concentrating on the association as an ideal as manifested in the work of the Bureau for the Advancement of Music, which has done a work that is not manifest directly in piano sales. It does typify what an association can do, for the association idea enabled Mr. Tremaine to start what he has done.

It might be added that what he has done has received only the money support of the associations, and that the associations have given little recognition to the deep laid work of the bureau, just as much as it has to the work of the piano stamp and its blessings if what was designed at the time of the birth of the stamp idea and its carrying out as a means of selling and not as a mere tax, comparable with the tax that found its watery grave in Boston Harbor.

WILLIAM GEPPERT.

Official Guide
to
PIANO QUALITY

Including reliable makes of

RADIOS
PHONOGRAPHS
and
MUSIC INSTRUMENTS

ISSUED QUARTERLY

Beginning, January, 1928

Published by
WILLIAM GEPPERT, INC.

Capital \$50,000

Steinway Building

New York

113 W. 57th Street

MUSICAL COURIER EXTRA

FOUNDED 1880

Published on the 1st and the 15th of each month by
The MUSICAL COURIER COMPANY
 (Incorporated under the laws of the State of New York)

ERNEST F. EILERT, President
 WILLIAM GEPPERT, Vice-President
 ALVIN L. SCHMOEGER, Sec. and Treas.

Steinway Building, 113 W. 57th St., New York

Telephone to all Departments: Circle 4500, 4501, 4502, 4503, 4504, 4505, 4506

Cable address: Musicurier, New York

CHICAGO OFFICES—820-830 Orchestra Building; 220 South Michigan Avenue. Telephone, Harrison 6110.

WILLIAM GEPPERT, Editor

C. D. FRANZ.....Managing Editor
 W. R. RICHARDSON.....Advertising Manager

Member of Merchants' Association of New York; National Publishers' Association; Rotary Club of New York; The Fifth Avenue Association of New York; Advertising Club of New York; Honorary Member, American Optimists; Music Industries Chamber of Commerce.

See List of American and Foreign Representatives of the Musical Courier Company in the Thursday Edition.

SUBSCRIPTIONS: One Dollar a Year; Single Copy, Fifteen Cents; Back Numbers, Twenty-five Cents.

The advertising rates of the MUSICAL COURIER EXTRA are computed on a flat rate basis, no charge being made for setting up advertisements. An extra charge is made for mortising, notching, leveling, and layouts which call for special set-ups.

The privilege is extended to any one to answer or comment upon any criticism that may appear in this paper. The privilege of refusal to print any such communication is reserved should it be libelous or conflict with the postal laws or if not signed by the writer.

Address all letters to MUSICAL COURIER EXTRA and not to individuals.

Entered as Second Class Matter January 8, 1883, at the Post Office at New York, N. Y., under the Act of March 3, 1879.

NEW YORK, DECEMBER 1, 1927

No. 1587

In Memoriam

A NOTICE recently appeared in the New York papers to the effect that Mrs. Frederick T. Steinway, widow of the late president of Steinway & Sons, has renewed the scholarship he founded at the Master Institute of United Arts, 310 Riverside Drive, New York. This will be given annually and includes a year's tuition in the school's piano department. Mrs. Steinway is continuing the award in memory of her husband. The Steinway & Sons scholarship given last year for piano study at the institute will also be continued. Awards of the scholarships are made competitively, with trials taking place before a jury of directors of the Master Institute.

A Christmas Carol

OLD MAN OVERHEAD is the hardest worker in the piano business. He is on the job twenty-four hours a day, and seven days a week. He is supposed to help the salesmen sell pianos and to some extent he does. His expenses are enormous, but as he says: "You can't conduct a high grade business without seeing a lot of me." Every time a sale is made, Old Man Overhead reaches out and grabs a handful of change, and sometimes all of it. "This belongs to me," he says, and then adds "And don't forget there's more coming." Old Man Overhead is the chap that chisels down the big gross profit to the picayune net profit. Every time a salesman is feeling pretty good over having closed a deal, Old Man Overhead just grins a superior sort of grin and says to himself: "Wonder how that fellow would feel if I told him how much that piano cost to sell, just in rent for hanging around the sales floor for a few months." Of course he doesn't tell the salesman, but the dealer knows it just as though the words were shouted into his ear. Old Man Overhead is a hearty eater, and he keeps right on living high even in the lean dog-days. Every Christmas, Thanksgiving Day, Easter, or other holiday, he goes out for a splurge in window displays, advertising, or

what have you. It's just a game to him. There's only one sure way of beating Old Man Overhead at his own game, and that is keeping everlastingly on the job. Get out and hustle. Get the sales—you couldn't take ten steps into a crowd without bumping into a piano prospect. But—have the moral courage to refuse a sale that means a loss, either through an overallowance, too long a time limit, or one that ends in a repossession. And above all, COLLECT NOW.

World-Wide

IN an announcement of C. Alfred Wagner, president of the American Piano Company, printed elsewhere in this paper, there is told of another new Ampico foreign arrangement which will bring into combination the Ampico and one of the leading high grade pianos of France. This instrument is the Gaveau, which has held an honored place for over three-quarters of a century of piano making. The Ampico may truly be said to have a world wide representation for it is to be found in combination with leading pianos of American, Canadian, English, French, German, Austrian, and Australian manufacture. These arrangements also make available to music lovers the world over the wonderful Ampico library.

It Does!

THOSE who decry the piano should take heart. There are eleven pianists advertised as dispensing the joys of the keyboard in public in New York City for the seven days and nights of the week of November 27-December 2. There must be love for the piano, the basic music instrument, to allow of this presentation, or these pianists would not play. Just as a passing thought it might be added that seven of these pianists will use the Steinway. The total music events advertised in the Sunday papers of this week show thirty-one appearances for the Steinway. This carries out in a measure what is said in another part of this paper where it is told that the Steinway appears in more music events than any other make in the piano field, more than any other piano of concert proportions in the world. This is an indication of what the piano owes the Steinway. No one begrudges the Steinway its place in the music world. It is something to feel that the Steinway is the piano of the world. Also, it may be added, the total number of concerts given in New York City during the month of November is 200, with the Steinway appearing in over 50 per cent. of them. Does the piano live? *It does.*

Welte Company Receivership

THE Welte Company, Inc., of New York, was placed in equity receivership, November 17, in the United States District Court. The Welte Company has a business history of nearly 100 years. The petition was filed by Robert T. Lytle, vice-president of the company, alleging current liabilities of \$250,000, of which \$90,000 is due to general creditors, \$36,000 due on rental of salesrooms and offices at 695 Fifth Avenue, \$50,000 to himself for loans covered by promissory notes and \$2,500 for salary. W. E. Fletcher, president of the company, filed an answer acknowledging the petition and joining in the request for receivership. Judge John C. Knox appointed former Judge William Blau, of 475 Fifth Avenue, and Hardie B. Walmsley, of 120 Broadway, receivers in a joint bond of \$20,000. G. W. Gittins, a director, said the net assets of the company total \$2,000,000, while the liabilities amount to less than half that amount and are divided into \$300,000 in current liabilities, \$300,000 in five year 6 per cent. gold notes and \$300,000 in ten year mortgages. In-

cluded in the assets are real estate, machinery, manufactured products and royalties on Master Piano records. The officers of the company are W. E. Fletcher, of Wilmington, Del., president; Robert F. Lytle, of Philadelphia, vice-president; W. J. Webster, of Wilmington, chairman of the board of directors and treasurer; H. B. Walmsley, of this city, secretary, and W. F. Webster, of Wilmington, assistant treasurer. The board of directors is composed of Mr. Gittins, T. E. Frame, of Philadelphia, and the officers of the company with the exception of W. F. Webster and Mr. Walmsley.

Tax Returns

A REPORT from the Music Industries Chamber of Commerce states that favorable action on the installment income tax situation has been taken by the Ways and Means Committee. This statement is misleading. In actuality, as far as the music trades are concerned, it is hard to say whether the good or bad features of the ruling predominate. The good part of the ruling concerns the elimination of the reaudit of tax bills in deficiency prior to 1926. In other words, the Ways and Means Committee upheld the original ruling of the tax regulations of 1919, rather than the retroactive bill of 1926. On the other hand, the double taxation provision is still maintained. In other words, no music dealer will be able to adopt the installment method of returning income, without subjecting himself to a double tax for several years following the adoption of the new method. The MUSICAL COURIER EXTRA doubts that many dealers have adopted the installment method of returning income. The sad experience of those who changed their audits in accordance with the 1919 regulation, prevented many others from changing over. It may be conceded, in some degree, that the present ruling of the Ways and Means Committee shuts out this method of returning income to the music dealers as a whole. However, a great deal of money has undoubtedly been saved the trade, and for this a vote of thanks is due to the Retail Dry Goods Association, which initiated the movement and bore the brunt of the fight at Washington.

Name Values Only

MUCH space is given in this issue of the MUSICAL EXTRA to the problem of the piano dealer conducting a music house instead of a specialized piano store. To cover this problem there is given much the piano dealer can scan with profit to his selling ability and at the same time bring to his mind the value of music to the people of the country. Backing all this the work of the Bureau for the Advancement of Music and that important organization in the work it has done is bearing fruit of more than passing importance. Overshadowing all that is printed in these columns in this issue is that of the name value music instruments. No dealer can afford to predicate his future business with considering that the selling of instruments carries with it the future selling that he must do. The piano dealer has in the past operated on the idea that when a family is once sold a piano that is the last sale he can make. The mistaken idea prevails in many directions that a piano never wears out. There is no replacement. That may be true as to the piano, but do the sales stop there? The piano is the fundamental. There can follow sales to the family with the piano a radio, a phonograph, a flute, any small musical instrument, and this give the piano dealer with the music store open fields for selling. But to do this the dealer must sell name value instruments to carry on for the future after the sale of the first. Because a family has bought a piano does not mean that family will not want a radio, or if a radio be bought that a phonograph shall not be want-

ed. All three can have a place in a home, and as the family grows there is no reason to believe that there shall be no call for a small instrument running from the harmonica to a brass instrument. This is the vital consideration in all that presents in the conduct of a music store. Why will the piano dealer allow other places to take all this business when he alone is prepared better to handle the radio, the phonograph and other musical instruments with intelligence and understanding? With the piano as the basis of his business any other music instrument can be sold with ease and with better understanding than merchants who know nothing about music or the instruments that make music.

Nahum Stetson Resigns as Trustee

AT a meeting of the Board of Trustees of Steinway & Sons, held at Steinway Hall, New York, on November 10, Nahum Stetson tendered his voluntary resignation as a trustee of Steinway & Sons, and Paul H. Schmidt, a great grandson of Henry Engelhard Steinway, the founder of the firm, was appointed to fill the vacancy. Theodore E. Steinway, as president, in accepting Mr. Stetson's resignation, expressed on behalf of the Board of Trustees their profound appreciation of Mr. Stetson's unswerving loyalty as well as their gratitude for his devotion to the house for more than fifty years, representing a period of useful and faithful service. Mr. Stetson, who is one of the most distinguished men in the piano trade, will continue his activities with the house in the supervision of the departments of which he has been the guiding spirit for so many years. Paul H. Schmidt was for many years assistant to the former president, Charles H. Steinway, and subsequently to the late president, Frederick T. Steinway, and will now assist the new president, Theodore E. Steinway, in the management of the ever growing interests of Steinway & Sons both in the United States and in Europe.

"Custom-Made"

THE great house of Sherman, Clay & Company, of San Francisco, has inaugurated a plan which will carry the thought of individualized service to customers to a much higher point than ever before attained in the piano industry. The recent progress of the piano industry has been marked by a remarkable increase in interest in pianos of period design, also in model art decorations. Now Sherman, Clay & Company come forward with an offer to make a piano to order, actually "custom made pianos," allowing the customer to order any make, shape, color or style instrument. The period model and the art design piano, which are now being turned out as stock models, fit in unusually well with the formal period decorations. However, this new service of Sherman, Clay enables the customer to select a piano to get a room, rather than buying a piano around which to construct an artistic milieu. A Department of Custom Design has been established, in charge of A. Ambrose Whitmer. Most of the redecorating will be done under the guidance of this division, while some will be specially decorated at the various manufacturing plants. It is a highly interesting innovation and another indication of the exclusiveness of the Sherman, Clay institution.

Ohio Challenges

THE Ohio Association has made a flat declaration of principle in stating its reasons for its refusal of national affiliation. It is evidently sincere in its beliefs and it has presented them honestly. Ohio brings various charges against the system at present in force. The answer is based on the claim

that under the present line-up Ohio would not have a fair chance to present suggestions. Ohio goes further in claiming the presence of a "gag" rule which might be invoked to shut down on any scheme not meeting the approval of those in authority. Besides this the Ohio Association protests against the dues and the delegate line-up. As a final step the Ohio Association stigmatizes the whole arrangement as "Taxation without representation." The reply ignores the specific promises of the president of the National Association of Music Merchants as made just prior to the last association meeting in Cleveland. These are serious charges. If they are true the constitution and by-laws of the National Association, especially those dealing with the Board of Control, should be changed. If they are not true, or only partially true, they should be met with a ringing answer from the officials of the National Association, and at once. Action on the part of the National Association is especially important in view of the fact that the Ohio Association has just named a committee to sound out its membership on the advisability of national affiliation.

The Ampico Magazine

THE student salesman, the one who wishes to be able to meet the lovers of music on their own ground, should read the Ampico Magazine. The December number contains much that will give the salesman musical knowledge of a nature that will enable the carrying on of conversations with prospective customers which will build to confidence. What the salesman knows the music possibilities of the Ampico, leads to the Ampico library, which, after all, is the foundation of the value of the Ampico in the home. Aside from the usual analytical notes of the new publications for the Ampico library, there is in the December number a departure from the usual information giving. Here is a story about Annie Laurie that any salesman can talk about, for all know Annie Laurie as a song, but few that Annie Laurie was a personality. Also, the story about Chopin and George Sand gives to the salesman much that will provide Ampico "conversation" about the music rolls that provide Chopin music for the home. The Department "Composers and Their Place in History" gives a story about a choir boy who became one of the greatest musicians of all time, something that can be told the children. There is much of this information of an historical nature that salesmen can utilize, and at the same time the beautifully printed magazine, with illustrations of a high artistic worth, will be appreciated by any one who loves music and may not know it technically. The Ampico Magazine is one of the most valuable publications of the day in many ways.

Radio Tone Quality

IT is becoming more and more evident that the responsible radio executives are looking to the music dealer as an important link in their distribution systems. It is pointed out that the music dealer has unequalled musical contacts. Furthermore, he has the experience in selling music instruments that will enable the merchandising of radio on a basis never before attempted. In turn they offer the music dealer a real instrument in the radio. It is a high grade merchandising proposition. It is fool-proof. It is simple to operate and to service. It can be financed through the same channels as are pianos and phonographs. In appearance it is beautiful enough to do credit to the luxurious warehouses of the best piano dealers in the country. Furthermore, it offers a ready way of meeting the overhead, through fairly large unit sales and rapid turnover. It offers follow-up contacts through re-

newal of tubes and parts replacements. Lastly, and most important, the radio has attained real tonal excellence as a music instrument. Radio manufacturers no longer strive for super-sensitive "distance getters." Music is the basis of broadcasting, and so of radio sales. The high grade radio manufacturers are meeting this fact with instruments capable of giving true tonal reproductions of the basic broadcast—Music. The MUSICAL COURIER EXTRA in subsequent issues will attempt to show how some of the leading factors in the radio manufacturing field are building to Tone Quality in the radio receiving set, and show at the same time how these high grade radio music instruments fit into the general musical policies of the music dealer.

Apartment Prospects

STATISTICS recently released by the Department of Labor revealed the fact that apartment house life is fast gaining in favor in cities of major size. In an examination of cities having a population of 100,000 or over, there was spent for the first half of 1927, about \$1,382,000. This was about 6.3 per cent. lower than the total for the same period of 1926. However, the interesting part of the analysis of these figures shows 34.6 per cent. was for one-family dwellings and 51.7 per cent. for apartment houses. The percentages for the first half of 1926 were 36.7 per cent. for one-family houses and 49.9 per cent. for apartment houses. These figures are not without significance for the piano dealer, for they indicate the trend that its sales must take. There is a fine opportunity for specialized campaigns on the small models, the baby grands and the apartment sized uprights. The newer models brought out at the last convention, although several models of this size had previously been constructed, seem to offer immediate sales opportunities. In spite of the extensive advertising which has heralded the coming of these small instruments, they are still unknown to a number of potential buyers. If each dealer in the major cities would stage a specialized campaign on the new small sized pianos, he would discover that there is a great field of potential piano buyers hitherto untouched by him.

300 per Cent. Service

IN a certain town in Long Island there are a number of tailoring establishments, of which only one might be termed outstandingly successful. One of its rivals has a more pretentious exterior which always attracts the "new trade," another is more aggressive in its efforts to dig up new business by advertising and canvassing, while the third specializes on offering the lowest "household and individual charges in town." However, the first rival is eaten up by his overhead, the second by his advertising and publicity efforts, and the third by cutting his margin of profit. Thompson, "300 per cent. Thompson," as he is termed, has the bulk of the business because he does better work, is more reliable, and lives up to his promise of 300 per cent. service. This extraordinary promise means that every effort is made to please the customer, or, as Thompson says, "100 per cent. service means living up to every promise in our regular routine; 300 per cent. means doing better than that no matter what the inconvenience of our establishment." In the store, on delivery wagons, on bills rendered there is clearly printed, "Do not offer any gratuities, or 'tips,' to any of our employees. They are already paid for any extra service they may give you." The "300 per cent. service" has served as a slogan, and living up to it, paradoxically as it may seem, has brought him success. There is a moral to be drawn here—but perhaps the reader can find it for himself.

Solution of the Overhead Problem

A Complete Plan of Financing for the Music Dealer, Taking in All Types of Music Instruments, the Piano, Phonograph and Talking Machine, Radio, and Band and Orchestral Instruments

FOURTH ARTICLE

WHEN one undertakes to discuss the financing of a music business, he is walking in a well-trodden path, one that presents many by-ways, the interjection of many theories. Especially is this the case when one endeavors to discuss the problem of handling a business that is based upon installment selling. The great amount of capital that can be tied up in handling installment paper far exceeds the anticipations of many, and yet it is possible for the man of little capital to start a music business and finance it, *with ease*.

When the endeavor is made to carry installment paper in the safe of the music dealer, believing that this gives him a safer standing, there is soon found a difficulty that requires the aid of outside capital. In the old days before the installment discount bank was originated the dealer had to depend upon the credit extended him by the manufacturers, and the manufacturers had to depend upon the banks of their own localities to carry the music dealer. It was impossible, and it is impossible today, for banks to handle installment paper, therefore the discount bank came into life, in fact, through the patronage of the piano dealers brought to them by the MUSICAL COURIER EXTRA. We have today billions of installment paper being handled by such institutions formed for this very purpose.

The First Discount Bank

In undertaking to lay before the music dealer who decides to expand the possibilities that are extended in liquidating the frozen installment paper he accumulates, one must bring to bear the many presentations of the facilities that are afforded and the differences that may be brought to the fore by different methods of handling the bankable paper. Old timers know the protestations that went up when the first discount company was formed, but this was due to a lack of knowledge of what the new financial method presented, and was distorted through the misunderstanding on the part of those who did the first work, and which had, as all things have to, to be straightened out and brought to workable conditions.

The music dealer may have had given him from time to time much information as to this method of banking. These fragments of information have been bewildering and have not allowed of that just conception that is really presented by those who have worked out the problem of discounting. The effort now will be made to bring these many fragments of information into a concrete whole and thus allow the dealer to arrive at some understanding that will fit his own individual business.

A Complete Presentation

All this must be carried in mind what is being presented herewith, which will cover many columns and be one of those long articles that many detest, yet in order to give the full picture of the conditions surrounding the utilizing of installment paper as an added capitalization there must be many quotations made, and this can not be gone over in a short period of time or reading space. The music dealer is not

compelled to read at one sitting what follows, but he can take it up piece-meal and make comparisons of the views presented by different people and different institutions and thus solve for himself the plausibility of expanding on this basis, rather than going through the slow process of accumulating through his own capitalization what may be expanded into a larger capitalization by utilizing his installment paper as a medium of trading with the manufacturers, and being able to obtain discounts for cash that the installment paper lying in the safe in a frozen condition will not permit of.

We must get down to the dealer himself, to start with. We know of no better way of arriving at this than in printing a paper read by Hy. Giessenbier at an assembly luncheon in Indianapolis, October 10th, 1927. Here is given a lot of advice and, at the same time, presents the situation of many a dealer who has allowed opportunities to pass him by. At the same time there are warnings in what is said in Mr. Giessenbier's paper, what every dealer can utilize to his own advantage if he is struggling to meet competition on the basis of lack of capital, and having to face advantages that competitors possess through the utilizing his installment paper as is presented by the advantages offered through the discount bank system.

Name Value!

In all that may follow in this paper and other arguments from various sources, there is the fundamental that must stand out in all that is presented, that the dealer must build his future expansion upon the carrying only of name value music instruments, starting in with pianos and following with one or two name value makes of phonographs, radios and other musical instruments. Never let this escape the vision of increased selling. When installment paper is based upon name value instruments, then is that paper worth its face; if the paper is accumulated on no-name value instruments, it deteriorates anywhere from 40 to 50 per cent. The discount banks are realizing that no-name value instruments form no tangible asset as to installment paper. This is brought out by Mr. Giessenbier in the following:

The Finance Problem of the Piano Dealer

In our credit structure of today, we find two major forms of credit, production credit and consumers credit. Each has its own agency for securing funds.

Production credit is the function of banks, whereas consumers credit has become the function of Discount Companies or Finance Corporations.

Both forms of credit have been going on for years, except that Consumers Credit has just recently been applied and utilized to secure every form of durable merchandise for immediate consumption. This universal use of Consumers Credit brought on the advent of Finance Companies to meet the demands for this credit.

It is on the subject of Consumers Credit that I speak, because it is the one in which you are chiefly concerned.

Consumers Credit is buying on the installment plan. It

dates back many years, beginning with the buying of homes. Gradually this system of buying was applied to sewing machines, then to pianos, furniture, automobiles and household appliances. Most recent extensions of this form of credit to many additional items of merchandise, have developed the system to tremendous proportions.

In this recent expansion and rapid growth, many instances of mis-application and abuse have done much to invite criticism of the system.

We must remember that production credit in the early days of banking had its abuses with some disastrous results. But, after years of careful study and experience, improvements were made to the extent that no one can deny that the banks of today render very effective service toward the maintenance and development of production. The result is that the bank, as an agency of production credit, is now recognized as an integral and necessary part of modern economic machinery.

Installment Buying Sound

We are seeing great improvements made in installment buying system. Finance Companies are eliminating to a great extent the abuses. The situation is being corrected. The conservative finance companies working with the dealers are placing the system above criticism. In the natural course of evolution, the opponents of the system will recognize it as an integral part in modern merchandising.

Installment buying is the greatest democratic proposition ever submitted to the American people. I see no reason why people cannot have the comforts they are able to produce. There is nothing economically unsound about it, so long as the purchaser has the ability to pay.

A merchant selling goods on credit will do so only after he has satisfied himself of the purchaser's ability to pay whether the credit is to be liquidated in a single sum or in a series of installments. Of course a purchaser willing to oblige himself to pay in installments is in itself no reason for granting of credit.

In reaching a decision to grant consumers credit, the dealer must consult the record showing the paying habits of the purchaser together with his income and net worth. Today, merchants have sufficient avenues through which they can secure credit information concerning the purchaser, thus administering consumers credit on the same basis bankers extend credit.

It Is Up to the Dealer

In the final analysis, the proper use of consumers credit is in the dealers' hands. If the merchant will not encourage consumers to buy all sorts of merchandise, they really do not want and many of which will be obsolete or worn out before payment is completed, they will eliminate the chief abuses of the system.

Consumers credit should be granted in reasonable relation to the purchaser's circumstances, on terms consisting of a cash down payment of at least 25% and balance in installments over a period not exceeding 18 months, depending upon the character of the merchandise.

The dealer making the sale ought to accept the responsibility for the purchaser's obligation either by endorsement or guarantee. This is in line with the traditional sound practice underlying merchandising of goods in all trades. This endorsement or guarantee is perhaps the most vital factor in the direction of eliminating abuses in the extension of consumers credit. No one can have the intelligent conception of the purchaser's character, ability and willingness to pay as the dealer, and the dealer's endorsement or guarantee underwrites his judgment of the purchaser's character. While the physical security or collateral is important, we should not forget that character is the foundation of credit.

Collect Now!

After the credit is granted, merchants should let the purchasers understand that payments must be made in accordance with the terms of the contract and to follow collections aggressively and regularly. Dealers who follow collections regularly and remit promptly to the Discount Company, can in most cases be assured of ready accommodations to meet his demands. It is the dealer who does not exercise care in granting credit and allows payments to the Discount Company to become delinquent, that does not secure the willing consent of Finance Companies to accept his paper. Gradually this sort of a dealer will find himself in a position where no one will accept his paper. Discount Companies recognize the hazard of these dealers and in time will discontinue accepting them. So, therefore, if you have a relationship with a finance company, protect it by offering good credit risks and remit promptly all collections when due. By doing so, you help make this system of buying sound.

We do not deny the fact that we must look to the banks for help. We must do more than that, we must look to the investing public for funds to carry this paper. Unless we can educate the merchants to exercise care in the extension of credit, we will be trying to secure funds on poor collat-

eral. So, therefore, it is important for finance companies to confine their operations to select dealers who offer just good credit risks.

No business can prosper on weak credits. You will not grow granting credit to people who are not entitled to it. Regardless of one's volume, it means little when the losses in credit extension wipe out the profit.

I am emphasizing credit extension on part of the dealers because the whole system depends upon it. Remember too that the system is one of buying and not so much of selling. I hope you will distinguish the difference between the two.

A Purchaser wanting to buy is, in most cases, a better risk than one you have to sell.

The first has the desire and is willing to obligate himself to satisfy that desire whereas, on the other hand, you are selling possibly with pressure something the prospect does not really desire and is sold on terms which attract him. He has no desire for the merchandise and soon the terms become burdensome, the result being a repossession. Sell merchandise, not terms. If the purchaser has a real desire for the merchandise and receives value, he will make any sacrifice to meet the conditions of the contract.

Installment Selling and Prosperity

No one can deny the fact that installment selling has brought ease, comfort and pleasure into many homes. Suppose there was no selling on time, how many housewives would still be at the wash tub? Stop and consider the comforts enjoyed in the homes that only came as a convenience afforded by the deferred payment plan. Just consider what would happen to the automobile industry if the installment plan were discontinued.

Installment selling has become an economic force that has speeded up production to a point of efficiency where the purchaser has had the benefit. Greater production decreased the cost. Greater production offers more employment. So you can readily see the prosperity it brought. Not alone in the auto industry, but think of the allied concerns. Then stop for a moment and ponder over the many other products sold on time. Then you must agree with me that installment selling has rendered a service to this nation.

Rendering this service does not cost the dealer anything. The charge should be paid by the purchaser. This is where the charge should properly fall.

In simple terms, you arrange a loan for the purchaser and lend your guarantee to the note. You cannot do this at a bank, but you go to the Discount Company who specializes in this sort of commercial banking.

No one can criticize the plan itself. It is the abuse of it that does the harm. Why a dealer should hesitate to sell on the time payment plan is more than I can understand. Why allow these sales to go past your door?

The Mathematics of the Plan

Let us analyze the application of the plan. Take this example: You sell a radio or musical instrument for \$160.00 and receive \$40.00 down. Now you know this purchaser to be good for the amount. You have found out this purchaser enjoys a good credit record and whose paying habits have been regular and prompt. His income is \$200.00 per month and he agrees to pay \$20.00 per month for 6 months. What is there about this transaction one can criticize? This sort of people make up 75% of prospective buyers.

We agree that the plan is sound and that it must be applied to reach 75% of the buyers, so therefore, it is up to the dealer to decide whether he will sell for cash or miss selling to the 75% of the buyers. It means that on a cash basis his volume will be very small and his profits accordingly. So reach out for this tremendous market. You can do so with little or no loss by exercising a little care to whom you grant credit.

You take a risk, but the risk is a reasonable business risk, which is amply compensated by increased profits. This risk is dependent upon two things. First, the ability of the product or merchandise to produce satisfaction. Second, the ability of the purchaser to pay. I stress particular attention on the first because a man will refuse to pay for poor merchandise regardless of how able he may be to pay for it.

Today finance companies are limiting their lines of credit to merchandise of merit. They want a standard make of recognized public approval. Merchandise that has stood the test of time. They want to finance merchandise manufactured by corporations who have the finances to make their product the best on the market as near perfect as it is humanly possible to make it.

Banks lend money on sound securities and are very particular about the ready market value of the security. Discount companies should be just as particular when they lend money on merchandise. The collateral is different but the principle that governs one governs the other.

Now banks require a 25 per cent margin, so dealers should require the same. In other words, installment selling is a banking proposition and should be handled as such.

Copy the Banks' System

So I urge the dealers to handle the deferred payment plan as a bank handles its notes.

- 1st. Be sure of the merchandise.
- 2nd. Be sure of the purchasers ability to pay.
- 3rd. Get 25% down payment.
- 4th. Keep right after collections.

Follow these four simple rules and you will never experience any great loss by selling on time.

You should be sure of your purchaser just as the discount company is sure of its dealers. It is just as serious a mistake for the dealer to sell \$500.00 radios to people who can afford only a \$200.00 outfit, as it is for a bank to give a company \$10,000.00 loan when his statement of assets justifies only \$5,000.00. Again, I say, operate the plan like a bank operates its affairs.

Dealers who are successful are the ones who have greatest number of contacts among the people of their community.

Selling on time creates contacts because the purchaser must either call at the store and expose himself to merchandise or the dealer calls at the home to make collections. In either case, opportunity is afforded the dealer to suggest additional purchases.

This is why shrewd dealers want to make collections themselves and they have convinced us that the dealers' collection plan is the best.

Let us hope the merchants of this nation will recognize the importance of eliminating the abuses of the plan to the end that the system will become an avenue of profit for the merchant and bring greater prosperity to the nation.

The Dealer's Problem

We are now facing the problem of the dealer. The dealer may be handling pianos as a specialty or he may contemplate the adding to his pianos other musical instruments. Mr. Giessenbier relates, in his dealer's view, the selling of music instruments of smaller priced value than the pianos. It is in this that the dealer is at sea, for he fears the carrying of lines of musical instruments other than the piano, which he thoroughly understands and is fearful that he will add to his inventory to such an extent that it will be beyond his ability to carry it. Yet the piano dealer is the only seller who can or knows how to go after sales by canvassing.

Installment paper, as is shown, gives the necessary cash capitalization through the discount banks. Above all, however, the dealer should consider the question of the carrying charge as against that of the interest charge. We do not believe that any more illuminating illustration of this can be given than in an article prepared by W. Lee White, treasurer of the Bankers Security Company, and one of the most thoroughly trained and authoritative men in the discount business today. Mr. White's article is reprinted herewith in full, this by permission, in order that the dealer will have before him something that will show how he can utilize his installment paper at a less cost than he can borrow money from his own home bank, for the home bank will extend only limited credit and that probably based upon a 125 or a 150 collateral that remains dormant as far as its earning capacity is concerned when it is placed in the hands of the bank as collateral.

A Readjustment of Costs

Mr. White's article gives plain evidence to the puzzled music dealer of why the carrying charge will bring about a readjustment of costs to the end that the installment paper of the dealer will represent a greater percentage of cash than under the old practice of utilizing installment paper as collateral with his own home bank, for the reason that home banks have no facilities whatever of checking up on collections or keeping dealers keyed up to the point where his collection department is benefited thereby.

Let the dealer read the following presentation of the carrying charge by Mr. White, and he will then be prepared to take up the consideration of planning for an expansion of his business on a safe basis, provided he follows what is advised as a means of making sounder and safer his installment paper.

The Carrying Charge

Should the Music Merchant Continue to Give Away a Substantial Part of His Net Profit?

The Music Merchant, selling, as he customarily does, on a net price basis, is the only retailer who offers his customers

instalment financing facilities without adequate compensation.

Competition for the instalment dollar was never so keen, and it continues to grow more intense from month to month as new forms of merchandise are offered the public on the attractive deferred payment plan.

Sales effort to meet this competition from other lines has tremendously increased the Music Merchant's operating expense. It is costing him more to do a thousand dollars' worth of business today than it ever has before. The majority of dealers have absorbed the added expense of instalment selling out of their net profit, a practice that many of them can ill afford.

Retailers selling washing machines, vacuum cleaners, automobiles, electric refrigerators, gas and electric stoves and other forms of merchandise customarily sold on deferred payments, have always asked the instalment purchaser to pay a fair charge to cover the cost of the service and accommodation he is getting when buying on deferred payments. This is called "The Carrying Charge."

The Carrying Charge is altogether fair and if adopted by the Music Merchant, will enable him to realize the same net profit on his instalment business that he does on his cash business. The Music Merchant who does not secure a reasonable net profit on the instalment portion of his business, is needlessly handicapping himself in meeting present day competition from other industries.

Reasons Why the Music Merchant Should Adopt the Carrying Charge

1. The customer has already been educated to this method of buying. There are few piano prospects today who have not purchased on the instalment plan an automobile, a washing machine, a vacuum cleaner, an electric refrigerator or some similar article. The Carrying Charge is used by the dealer and readily accepted by the customer in all of these lines. The customer expects it and any other method of selling simply creates sales resistance.

2. It continues to create customer's good will after the sale has been consummated. There is nothing in the piano business that has irritated customers more than the interest item added to their bills each month, varying as it does in amount from month to month so that they could never forecast the exact amount. Misunderstandings with respect to interest charges have probably caused more bad blood between dealer and customer than all other disputes put together. The Carrying Charge goes into the price at the beginning; thus the customer knows in advance the exact amount he will have to pay each month.

3. The Carrying Charge saves office overhead: (a) Interest computation becomes unnecessary. (b) The elimination of the interest item on the monthly invoice removes the liability to error both in calculating interest and in arriving at the total due—another good will factor, for the less errors on bills, the greater the "customer good will" item.

4. It avoids the necessity of sending bills to a large number of customers after the first few months. Successful dealers using this method ask their customers who pay regularly through the third month, whether they care to have monthly reminders and where none are requested, they discontinue them, thus effecting a considerable saving in labor, stationery and postage. If customers subsequently default, of course notices are resumed but experience has demonstrated that a large percentage of customers will remember the one amount and the one date each month.

5. The Carrying Charge is a wonderful "collector." The dealer can afford to rebate a portion of The Carrying Charge to customers anticipating their payments. Wide-awake collection managers use this as an inducement to increase their cash collections.

6. The Carrying Charge helps to increase the amount of the down payment. If the salesman figures the charge as \$3.00 a month on a \$600 balance, and as \$2.00 a month on a \$400 balance many customers will make an effort to increase the down payment in order to save the \$1.00 a month. The Carrying Charge visualizes this saving to the customer in a way that "6% per annum" never can.

7. The Carrying Charge makes the dealer's instalment accounts self-supporting. If his condition is such that he can use additional capital in his business to advantage, The Carrying Charge will cover the cost of financing the paper.

The dealer is entitled to it. The instalment piano and talking machine purchaser has never paid his fair share of the cost of instalment selling and financing. The cash customer and the dealer have been the chief contributors to the cost of instalment credit. It is only fair that the instalment purchaser, as the chief beneficiary of the deferred payment plan, should pay the entire cost of the accommodation.

The selling of credit is not the business of the Music Merchant. His business is to sell merchandise. The extension of credit is only incidental and if offered, its full value should be paid for by the customer. This is good economics and good business.

Dealers in every State are gradually adopting this modern method of deferred payment selling. Some of the foremost dealers in the country put it into effect during 1926. The

operating statement of one very successful music merchant shows that The Carrying Charge collected last year amounted to over 41% of his entire net operating profit.

One argument only is heard against it, other than the usual opposition to anything new. Some dealers feel that it will create more sales resistance than an interest charge. Dealers who have adopted it have found that this is not the case and the fact that dealers in many other lines successfully sell merchandise this way, would seem to destroy the force of this argument.

The Carrying Charge

Each dealer may, of course, decide for himself what his Carrying Charge should be. The tendency in the industry, however, seems to be to adopt a charge of $\frac{1}{2}$ of 1 per cent per month on the unpaid balance, or, to put it another way, 50c per month for each \$100 of the deferred balance. The following will illustrate:

Computing the Time Price

(Basic Carrying Charge Rate—50c per month per \$100)	
Retail Cash Price	\$650.00
Trade-In	\$75.00
Cash from Purchaser	75.00
	150.00
Balance Purchaser wishes to defer over 24 months.	\$500.00
Number of \$100 "units" in \$500 Balance	5
Multiply by Basic Rate50
Monthly Carrying Charge	\$2.50
Multiply by Number of Months	24
Total Carrying Charge	\$60.00
Add Retail Cash Price	650.00
Retail Time Price	\$710.00

Writing the Contract

The Sales Price in the contract will appear as....	\$710.00
The Trade-In credit is	\$75.00
The Cash Payment is	75.00
	150.00
Balance spread over 24 months	\$560.00
(Payable in 23 payments of \$24.00 each and a final payment of \$8.00)	

Form of Contract

It is very important that the dealer use a proper form of retail contract in connection with The Carrying Charge. In the opinion of those best qualified to judge, The Carrying Charge should be computed and explained by the salesman to the customer at the time the deal is closed and added to the cash price of the instrument in order to determine the selling price as it will appear in the contract. This is preferable, for many reasons, to making separate mention of The Carrying Charge in the contract.

When re-writing your form of retail contract to provide for The Carrying Charge, by all means take advantage of the opportunity to simplify the form in every possible way. Nothing creates more sales resistance than a formidable looking legal document covered with fine print. Many retail contracts contain paragraph after paragraph of provisions that protect the dealer against contingencies so remote that they could well be assumed by him as a nominal business risk.

It is best to use a short, simple form. In most States where conditional contracts of sale are legal, very little is necessary besides the names of the parties, the price and terms, and a simple clause indicating that title is retained by the seller until the merchandise is fully paid for.

It is important that the price be stated clearly and without equivocation. Many of the disputes between customer and dealer are traceable to deception in the contract or on the part of the salesman. Nothing is ever gained in the long run by a language intended to deceive, even though it may occasionally assist in obtaining the signature of a prospect who might not have signed if he had thoroughly understood the transaction.

On the last page of this pamphlet will be found a simple form of contract which will be found adequate in States where conditional contracts of sale can be used, providing the dealer is willing to assume the risk of remote contingencies that occasionally arise in connection with installment transactions and against which it is impossible for a dealer to fully protect himself.

Some dealers using The Carrying Charge, agree to keep the instrument in repair and tune for one year and also to fully cover it by insurance during the life of the contract. This is not an essential feature of The Carrying Charge but some dealers think it helps to eliminate sales resistance and a blanket fire insurance policy is not expensive.

No mention of any rebate of carrying charge should be made in the contract, thus leaving it optional with the dealer

at all times to make such rebates as may be advisable in the case of contracts that are paid before maturity.

In filling out contracts, there is a very real collection advantage in having the salesman make the monthly payments in even dollar amounts. Thus, if the balance due is \$593.00 payable over a 30 months period, it is far better to have the contract call for 29 payments of \$20.00 each and a last payment of \$13.00, rather than 30 payments of \$19.76 each. The average customer can easily remember that there is \$20.00 due on the 10th of each month and if collection reminders or invoices miscarry or are mislaid by the customer, payment is more likely to be forthcoming than if there is an odd amount of cents involved that is difficult for the customer to recall. Of course, the last payment should be the smallest, not the largest.

The foregoing brief description of The Carrying Charge method of selling and a form of contract that may be used in connection therewith, is not intended to represent a complete discussion of this most important subject but is distributed in the hope that it may be of some service to the Music Industry.

The MUSIC SHOP, Inc.
100 Main Street
CHICAGO, ILL.

The Music Shop, Inc.,
100 Main Street,
Chicago, Ill.
Gentlemen:

I hereby agree to purchase from you the following merchandise, namely: _____, Style _____, No. _____, together with _____, for which I agree to pay you or order the sum of \$ _____ as follows: \$ _____ upon the signing of this agreement (of which \$ _____ is allowance for _____) and the balance of \$ _____ in installments of \$ _____ each and a final instalment of \$ _____; said instalments to be payable on the _____ day of each month hereafter until the entire purchase is paid in full.

I agree to take good care of the merchandise and not remove the same from my residence at _____, without your written consent.

I agree that until the purchase price is paid in full, said merchandise shall remain your property. In case I fail to pay any instalment when due, the entire balance upon demand shall become immediately due and payable. Upon any default on my part, you may take possession of said merchandise and retain all payments made by me as compensation for my use of same, or you may sell said merchandise and apply the proceeds of the sale to the amount due including expenses, and any surplus shall be paid to, and any deficiency shall be paid by, me.

If I should default in the payment of any instalment on the due date, I agree to pay interest at the rate of 6% per annum from the due date to the date of payment.

This is the entire agreement between us and no other representations or warranties have been given me.

Yours very truly,

Witness: _____
(Signed) _____ (Name of Purchaser)
(Name) _____
(Address) _____ (Street and Number)
ACCEPTED: _____, 192 _____ (City and State)
THE MUSIC SHOP, INC.
By—(Signed) _____
Treasurer (Title)

(Note: The above represents a simple form of conditional contract of sale which is suitable as drawn for use in a majority of the States. It is desirable, however, that dealers consult local counsel before drafting one for their own use, in order to secure all advantages afforded by local laws. The use of conditional contracts of sale is not advisable in the States of Missouri, Ohio and Louisiana.)

Financing the Small Instruments

If we turn back now to the address made by Mr. Giessenbier in Indianapolis, we will find that the average piano dealer hesitates about making his piano store a music store, under the mistaken idea that the installment paper of the smaller music instruments can not be utilized in the same way as piano paper. We will now borrow some of the literature issued by the Bankers-Commercial Security Company, Inc., of which Mr. White is the authority for the literature that has been sent out and much of which will be copied herewith. The Bankers-Commercial Security Company is selected for this authoritative information for the beginning, of the discount banks of today was the beginning of what now is the Bankers-Commercial Security Company.

It was the beginning of this great banking institution, built up especially for the handling of installment paper of all kinds, that ironed out the weaknesses of the first effort to an established discount method. The business of the Bankers-Commercial Security Company extends in great amounts to England and other countries. Therefore, what literature issued by the institution presents can be accepted as reliable and honest. To relieve the mind of the dealer as to the Bankers-Commercial Security Company being selected to present this information, let

it be said that there are other like banking institutions and it will be found that those of good standing are based upon the same financial policies as are presented herewith.

Handling Phonograph Paper

The dealer understands how to handle piano installment paper, but the same methods only in the main as to smaller unit values applies to other music instruments. The phonograph was the first deflection, seemingly, as to music instruments, from exclusive piano installment paper, and this the Bankers-Commercial Security Company presents in the following, regarding the financing of the installment sales of talking machines and phonographs:

Talking Machine Paper

We will purchase from responsible Music Merchants at the prices quoted below, retail paper payable in weekly, monthly or quarterly installments and secured by standard makes of Talking Machines and Phonographs, on which there has been collected by the Dealer at least 10% of the selling price; the remaining balances at the time we purchase the paper to mature in 12 months or less on instruments regularly retailing at \$150 or less, and to mature in 18 months or less on instruments regularly retailing at more than \$150.

Maturity of Paper	Price	Price
	Paid for Paper Bearing 6% Interest	Paid for Paper Bearing No Int.
6 mos. or less	97 $\frac{3}{4}$	96 $\frac{1}{4}$
7 and 8 months	97	95
9 and 10 months	96 $\frac{1}{4}$	93 $\frac{3}{4}$
11 and 12 months	95 $\frac{1}{2}$	92 $\frac{1}{2}$
13 and 14 months	95	91 $\frac{1}{2}$
15 and 16 months	94 $\frac{1}{4}$	90 $\frac{1}{2}$
17 and 18 months	93 $\frac{1}{2}$	89 $\frac{1}{2}$

Combination T. M. and Radio Outfits

We will purchase at the prices quoted below, retail paper payable in weekly, monthly or quarterly installments and covering Combination Outfits including a standard make of Radio Receiver installed as a permanent part of a standard make of Talking Machine or Phonograph, on which there has been collected by the Dealer 20% of the selling price. The remaining balances at the time we purchase the paper must mature within 12 months except on outfits regularly retailing at more than \$250, in which case the balances may be payable over a period of 18 months. We cannot purchase paper covering Combination Outfits retailing for less than \$150 exclusive of accessories.

Maturity of Paper	Price Paid for Paper Bearing 6% Interest	Price Paid for Paper Bearing No Interest
6 mos. or less	97 $\frac{3}{4}$	95 $\frac{3}{4}$
7 and 8 months	96 $\frac{1}{4}$	94 $\frac{1}{2}$
9 and 10 months	95 $\frac{3}{4}$	93 $\frac{3}{4}$
11 and 12 months	95	92
13 and 14 months	94 $\frac{1}{4}$	90 $\frac{3}{4}$
15 and 16 months	93 $\frac{3}{4}$	89 $\frac{3}{4}$
17 and 18 months	92 $\frac{3}{4}$	88 $\frac{3}{4}$

EXAMPLE OF PURCHASE OF TALKING MACHINE PAPER

Amount of 12 mos. interest bearing paper offered for purchase.....	\$5,000
Purchased at 95 $\frac{1}{2}$	4,775
Proceeds paid you as follows:	
By Cash Immediately	\$3,775
By Coupon Due Bill, representing B. C. S. Co.'s own obligation payable to you monthly in Cash.....	1,000
Total Purchase Price.....	4,775

Paper bearing a legal rate of interest in excess of 6% will be purchased at a PREMIUM, the amount of the premium being equal to the amount by which the interest exceeds 6% per annum.

Salient Features of the Plan

The transaction is a clean-cut sale of the paper. You receive tangible evidence of the entire purchase price, viz., our Check plus our Coupon Due Bill obligation.

Attached to the Due Bill of \$1,000 in the above example are 11 Coupons of \$83.33 each and 1 Coupon of \$83.37, one of which Coupons matures every 30 days during the period the paper runs.

The cash received monthly from these maturing coupons assists materially in meeting your operating overhead.

This is in direct contrast with the usual finance plan which provides for a reserve or hold-back, none of which is paid you until after the finance company is paid out.

This plan of ours gives you exactly what you pay for, viz., financing for the full time the paper runs, which is not

the case with plans that provide for a *reserve* collectible by you after the finance company has been paid out. These so-called *reserve* plans all shorten the length of time for which you receive financing assistance. Thus, by selling 18 months' paper with a 20% Reserve, you receive only 14 months of financing; with a 10% Reserve you receive only 16 months. If the paper is sold us, you receive what you pay for—full 18 months of financing.

Our Service

Our 18 years of experience in financing the Music Industry is worth something to you.

Financing the music merchant is not a side line with us. It is our *principal* business.

We invite you to cash in on the personal service we render the trade through our representatives who visit our customers every three or four months. These men are thoroughly experienced in the collection, accounting and other operating problems of the Music Merchant. Dealers all over the country can testify to the value of their suggestions and recommendations.

Our officers are familiar with the needs of the Music Merchant and Manufacturer. They have had extensive experience in the Music Industry and are identified with it. They will welcome an opportunity to consult with you as to your operating problems.

Victor Instalment Paper

Additional information of later date and applying directly to the handling of Victor installment paper can be obtained by applying to the Bankers-Commercial Security Company, which bank also does a large business in England for the same products. To make more plain the policy of the Bankers-Commercial Security here follows a direct illustration applying to the Victor installment paper:

Financing Instalment Sales of Victor Instruments

We will purchase from Victor dealers of approved credit standing, retail paper payable in weekly or monthly instalments and representing the sale of Victor Instruments including radio combinations.

	Mini- mum Paid in When Offered	Maxi- mum Time When Offered
On Talking Machines retailing up to \$150.	10%	12 mos.
On Talking Machines retailing over \$150.	10%	18 mos.
On Combinations retailing up to \$250.	20%	12 mos.
On Combinations retailing over \$250.	20%	18 mos.

PRICES PAID FOR PAPER

Maturity of Paper	Bearing 6% Interest	Non-Interest Bearing
6 months	99%	97½%
7 "	98½	96½
8 "	98¼	96
9 "	98	95½
10 "	97¾	95
11 "	97½	94½
12 "	97¼	94
13 "	97	93½
14 "	96¾	93
15 "	96½	92½
16 "	96¼	92
17 "	96	91½
18 "	95¾	91

These prices apply to paper offered in lots of \$1,000.00 or more. In lots of \$5,000.00, we will pay ¼ of 1% above these prices. In lots of less than \$1,000.00 we will pay ¼ of 1% less than the above prices.

EXAMPLE

Dealer owes Victor Wholesaler	\$1,000.00
Cash Discount	20.00
Net Due Wholesaler	\$980.00
Amount of 6% Interest Bearing Paper* maturing in 12 months necessary to cover Net Amount Due	\$1,268.61
Financing Cost (B. C. S. Co. pay 97¼% for this paper)	34.89
Cash to Wholesaler	\$980.00
Coupon Due Bill to dealer**	253.72
	\$1,233.72 \$1,233.72

* Paper bearing interest at a legal rate of over 6% will be purchased at a premium equal to the amount by which the interest exceeds 6% per annum.

** The Due Bill is 20% of face of paper and is payable in CASH in equal monthly payments over same period contracts run.

If YOU can make more good sales than your present capital will finance, it will pay you to use this "Plan."

Other Features of the Plan

We realize that it is not practical for the dealer to select from a supply of instalment contracts a lot which if sold would net *exactly* the amount of the Wholesaler's invoice. Dealers send in the nearest convenient amount of paper and any small excess over the amount due Wholesaler is paid according to the dealer's instructions to him, or to the wholesaler for credit to his account. A quick, easy method of figuring the amount of paper necessary to settle an invoice, is to divide the *net* amount of our Wholesaler's statement by 75 if your paper is *interest bearing* or by 70% if *non-interest bearing*. This makes ample allowance for the 20% Due Bill and the financing cost.

No special form of instalment contract is required, as long as your form complies with the law of the state in which used.

The Coupon Due Bill feature is important. You receive it as tangible evidence of that part of the proceeds of your paper which was not paid immediately in cash. The Due Bill is payable monthly in *cash* according to the definitely specified amounts on the coupons. *You thus know at all times just what is due from us.*

This Plan is made available by the Victor Talking Machine Company of Camden, N. J., and in their opinion is the plan best adapted to the Victor trade.

Our Service

Financing the music merchant is not a sideline with us. It is our principal business. We have specialized for twenty years in financing the Music Industry.

We invite you to cash in on the personal service we render the trade through our representatives who visit our customers every few months. These men are thoroughly experienced in the collection, accounting and other operating problems of the Music Merchant. Dealers all over the country can testify to the value of their suggestions and recommendations.

Our officers are familiar with the needs of the Music Merchant and Manufacturer. They have had extensive experience in the Music Industry and are identified with it.

Financing Radio Sales

The next point of interest to the dealer is the radio. There are given herewith plans for financing radio installment sales by the Bankers-Commercial Security Company. The piano dealers received a great shock in the first reception and selling by the music dealer. The radio was a new discovery; it created as much of a sensation as did the phonograph when it was first introduced as a music instrument. The radio, however, in its infancy a few years back, caused many piano dealers to lose money, and this through a lack of information as to the handling of it. It went through the same period of depreciation as the automobile did, but today it can be said that the radio is "fool proof" as far as the name value grades are concerned. The Bankers-Commercial Security Company insists that all installment paper that is handled shall be of name value radios only, and it further insists that the dealer shall carry only name value makes and shall give that same attention to the selling of the radios as is given to the selling of the piano.

The question of *service* which made the radio a losing proposition in the beginning has now fixed itself and the dealer is relieved of that incubus just as the automobile dealer was relieved of the service problem in the early days of that innovation in our progress.

The literature sent out by the Bankers-Commercial Security Company, dealing with the financing of the radio, is shown in the following:

Plan for Financing Radio Instalment Sales

We will purchase from responsible Radio Dealers at the prices quoted below, retail paper payable in weekly or monthly instalments, secured by *standard makes* of Radio Receivers approved by us, on which there has been collected by the Dealer not less than 30% of the selling price, the remaining balances at the time we purchase the paper

to mature in 10 months or less. Standard accessories may be included in the contract.

Maturity of Paper	Price Paid for Paper by B. C. S. Co.
6 months or less	95¼
7 and 8 months	93¾
9 and 10 months	92¾

We strongly advocate a *time price* and a *cash price* for retailing Radio Receivers.

It costs appreciably more to sell goods on deferred payments than it does to sell for cash. Isn't it logical, therefore, that the instalment buyer should pay more than the cash buyer?

To determine your Time Price, add at least sufficient to cover the actual cost of financing the paper and explain the charge to the customer. This method of selling has become standard in the Radio trade. It has been the accepted practice in the automobile, washing machine, vacuum cleaner and other industries for some time past.

Time Prices computed by adding the following percentages to the retail Cash Prices will cover the financing expense under this plan:

Maturity of Paper	Percentage of Mark-Up
6 months or less	3½
7 and 8 months	4½
9 and 10 months	5½

ILLUSTRATION

Let us assume the sale of a \$200 five tube standard Radio Receiver retailing complete with accessories, including batteries, tubes, loud speaker and aerial outfit, at \$276.00 Cash.

Assuming that your purchaser desires to pay 30% down and the balance in 8 months and that you *do not* charge interest on deferred payments, to determine the Time Price add 4½% to the Cash Price. 4½% of \$276.00 is \$12.42. Therefore, \$276.00 plus \$12.42 is \$288.42, or, to take the next even dollar, \$289.00 would be the Time Price.

EXAMPLE No. 1

	You Receive
Time Selling Price (figured to next even dollar)	\$289.00
You receive cash from purchaser (30%)	86.70
Leaving balance of	202.30
For which purchaser signs contract agreeing to pay \$26.00 per month for 7 months and \$20.30 for 1 month. You forward contract to B. C. S. Co. who will purchase it at 93¼, or....	*189.66
	189.66
	\$276.36

You have realized \$276.36 from the above instalment sale, or more than the Cash Price for the same instrument. If the instalment contract resulting from this sale were immediately sold us, the Cash Portion of the purchase price which you would receive from us immediately would amount to \$149.20, which, added to the cash payment of 30% made by the customer, makes a total of \$235.90. Thus, you would realize at once not only the entire wholesale cost of the instrument but also part of your profit. The balance of your profit you would realize from month to month as the Due Bill coupons matured.

You will as a practical matter do your financing of Radio paper once each month. Thus, assuming that you have sold 10 Receivers on the above basis during the past month and now wish to sell the paper to us, the transaction will be as follows:

EXAMPLE No. 2

Amount of 8 months non-interest bearing paper offered for purchase (10 contracts at \$202.30 each)	\$2,023.00
Purchase at 93¼	1,896.56
Proceeds paid you as follows:	
Cash	\$1,491.96
Coupon Due Bill	404.60

Total Purchase Price \$1,896.56

The transaction is a clean-cut sale of the paper. You receive *tangible evidence* of the entire purchase price, viz., our Check plus our Coupon Due Bill obligation.

Attached to the Due Bill of \$404.60 are 7 Coupons of \$50.00 each and 1 Coupon of \$54.60, one Coupon maturing every 30 days.

The cash received monthly from these maturing coupons assists materially in meeting your operating overhead.

This is in direct contrast with the usual finance plan which provides for a reserve or hold-back, none of which is paid you until after the finance company is paid out.

You make the collections. There is no loss of trade to you as inevitably occurs when collections are taken out of

* This purchase price of \$189.66 is paid you as follows: \$149.20 in Cash at the time of purchase and \$40.46 represented by our Coupon Due Bill. For detail see Example No. 2 illustrating the sale of paper to us.

the dealer's hands. Your customers calling to pay their instalments will purchase other merchandise and accessories of all kinds as well as supply you with the names of new prospects.

No special form of instalment contract is required. You use the one which you and your attorney have found best adapted to local needs, but if desired we will be glad to recommend a form.

Write us for application blank.

The Bankers-Security Company will send direct application as to radio paper, with the Atwater-Kent and Stromberg-Carlson radio paper, as shown in the Victor plan.

Financing Sales of Band and Orchestra Instruments

We now come to the most difficult and unknown quantity in the music store proposition, and that is the financing of band and orchestra instruments. It will be observed that the Bankers-Commercial Security Company confines its literature to name value makes only. It carries out in its own business what it advises the music dealer to do, and in the following there is given that information concerning the handling of band and orchestral instruments that is shown in other lines with the C. G. Conn, Ltd., plan as an illustration.

Plan for Financing Band and Orchestra Instrument Paper Offered to the Dealers of C. G. Conn Ltd. by Bankers-Commercial Security Company, Inc.

We will purchase retail instalment paper representing the sale of standard makes of Band and Orchestra Instruments on which the customer has paid not less than 25 per cent of the retail selling price at the time the paper is offered for purchase. The remaining balances must not run longer than 10 months. We will pay the following prices for such paper:

Maturity of Paper	Price Paid for Paper Bearing 6% Interest	Price Paid for Paper Bearing No Interest
6 months or less....	97¼%	95½%
7 and 8 months.....	96¾	94½
9 and 10 months.....	96	93½

Paper bearing more than 6% interest will be purchased at a premium, the amount of the premium being equal to the amount by which the interest exceeds 6% per annum.

We strongly advocate a time price and a cash price for retailing all musical instruments. It is only fair that the Cash Purchaser should receive a price advantage and that the Time Purchaser should pay the cost of long time financing.

You will be pleasantly surprised with the increase in your net profits and the entire elimination of your financing expense.

A 5 per cent increase in the Cash Retail Price when an instrument is sold on time will, on the average, cover the entire cost of financing and if the dealer takes advantage of the 2 per cent cash discount allowed on C. G. Conn Ltd. invoices, this mark-up will show an additional profit over a cash sale. It is assumed that all contracts are non-interest bearing. If interest is charged the customer, the dealer's extra profit on time sales will be increased.

To illustrate, let us assume the sale of an Eb Alto Saxophone, Finish 2:

EXAMPLE NO. 1 CASH RETAIL PRICE \$125.00

Assuming that your purchaser desires to pay 25% down and the balance in 10 months (without interest)—to determine the Time Price add 5% to the Cash Price. Thus, \$125.00 plus \$6.25 is \$131.25, which would be the Time Price.

	You Receive
Time Selling Price	\$131.25
You receive Cash from purchaser (25%)	32.81 \$ 32.81
Leaving Balance of	\$98.44

For which purchaser signs contract agreeing to pay \$10.00 per month for 9 months and \$8.44 the 10th month.

You forward contract to B. C. S. Co. who will purchase it at 93¼%, or

Cash to C. G. Conn Ltd. 72.11

Coupon Due Bill to you 19.69

(See Example 2)

You also receive the benefit of the 2% cash discount allowed by C. G. Conn Ltd. on their invoice to you if paper is received by us in time to pay C. G. Conn Ltd. by the 10th of month following shipment.

You have realized 1.44

In the course of your regular business each month, if you adopt this Plan, you would sell a number of instalment contracts. Thus, if you desired to sell us, say, 10 contracts representing the sale of 10 Saxophones as in Example No. 1, the transaction would be as follows:

EXAMPLE NO. 2

Amount of 10 months non-interest bearing paper offered for purchase (10 contracts at \$98.44 each) \$984.40
Purchased at 93¼% 917.95

Proceeds paid as follows:

By check to C. G. Conn Ltd. \$721.07*

By Interest Bearing Coupon Due Bill to you 196.88†

Total Purchase Price \$917.95

You have realized \$917.95 from the sale of \$984.40 worth of paper. The actual net cost of financing represents a 5 per cent increase in the retail selling price of the instruments and this cost (in this case borne by the customers) not only has produced cash sufficient to pay the C. G. Conn Ltd. invoice but in addition has provided you with cash amounting to \$202.29—\$196.88 principal and \$5.41 interest, as the Due Bill coupons mature.

How to Compute Settlement of Invoice

To determine the amount of paper necessary to send us to settle any particular invoice, first deduct the cash discount from the face of the invoice, which will give you the net invoice. Then ascertain from our price schedule on the first page what percentage will be paid for the particular maturity of paper you expect to send in.

Deduct from this price 20 per cent (amount of the Due Bill) and divide the resulting figure into the net invoice. The quotient will represent the amount of paper you should send us.

Thus, assuming you received an invoice of \$1,000. Deducting 2 per cent would leave a net invoice of \$980.00. If you sent in non-interest bearing paper maturing in from 9 to 10 months, the purchase price would be 93¼ per cent. Deducting 20 per cent for Due Bill leaves 73¼ per cent, which divided into the net invoice of \$980.00 would give you \$1,337.88, the amount of paper necessary to send in.

It is not necessary that the contracts sent in should exactly total this amount but they should not total less than this amount.

How to Use Our Facilities

Mail us a signed copy of your most recent financial statement together with the name of your local bank and a few of the principal houses with whom you have been doing business.

As soon as our Credit Department advises you that your statement is satisfactory, you may offer us paper for purchase.

When the first lot of paper is offered us, we will ask you to write us a short letter agreeing to make the collections for our account. There are no other preliminaries of any kind. No complicated contracts or agreements for you to sign. You continue to use your present form of customers contract which you have found best adapted to local needs.

Each lot of paper sold is a clean-cut sale. The paper sold disappears from your statement and our Coupon Due Bill to you, representing a portion of the purchase price, is set up as an asset on your books.

The transaction is as simple as though your paper were short time trade acceptances and you placed your endorsement on the back and discounted them with your local bank.

We will supply you with forms gratis on which to list the contracts offered us; also assignment slips for attaching to each contract offered for sale.

You remit collections to us once each month. There are no collection reports for you to make up, as we make these up for you and mail them to you ten days in advance of your collection date. Your bookkeeper simply checks our figures for accuracy.

As a result of nineteen years' experience in handling instalment paper secured by musical instruments, we have reduced to an absolute minimum the dealer's necessary book-keeping in connection with the operation of the plan. All statement forms used by us are so arranged that when filed by the dealer in a loose-leaf ledger they constitute his original book of entry covering all transactions.

Analyze Your Business!

With all this before the puzzled piano dealer, and we might add also the music dealer, there is a plain,

*You instruct us, with each lot of paper submitted, to pay the cash proceeds to C. G. Conn, Ltd. In this case our check of \$721.07 would, if you took advantage of the 2% cash discount, settle an invoice amounting to \$735.78.

†The Coupon Due Bill of \$196.88 has 10 coupons attached, one maturing each month in the sum of \$20.00 with 6% interest added. These coupons you clip each month as they mature and deposit in your local bank for collection in the regular course or mail to us, as you prefer. The cash which you thus receive monthly is of material assistance in the operating of your band and orchestra instrument department.

open statement of just what the dealer must analyze, basing this analysis upon the business he now is doing, and preparing himself to reap the advice that is given herewith in a manner that will bring about a readjustment of his financial problems to the end that his mind will be easy in that direction and enable him to apply himself directly to his selling.

The dealer will find that if he follows the instructions and advice of discount banks he may be doing business with, he will have no trouble in that direction. That means he must collect from them, must do as Mr. Giessenier says as to his accepting risks in his selling, and bring about at least a 25 per cent. safety basis in the start, so that he will not be continually harrassed by the discount company or his own business conscience as to the carrying on of instalment sales on a safe basis.

A Sohmer Four Foot Ten Grand

SOME twenty-five years ago there was quite a discussion in the MUSICAL COURIER EXTRA as to what then was being advertised as the "Five Foot Ten Danger Line," this applied to the problem as to whether a grand piano of that size could be manufactured and give a real grand tone. Much was given pro and con by the Old Timers in piano building, and the mooted question resulted in about a fifty-fifty proposition.

The grand piano makers did not then give attention to the fact that Hugo Sohmer, of fame in piano tone, the credit of having conceived and carried out in 1884 a small grand that gave rebuke to those who made the claim as to the five foot ten grand being the danger line. This small grand Sohmer of that time was a real demonstration that a small grand could be made that possessed in tone all the requisites of tone quality, with possibly the lesser tone volume, which was not to be expected of the grands running from seven to nine feet in length.

Following this the Sohmers later produced its famous Cupid grand of small dimensions, and that piano stands today as one of the real grand pianos, embodying all the Sohmer characteristics of tone of an individual quality that is today being cultivated and carried out to the tone quality imparted to the pianos bearing the name Sohmer.

A Piano Genius

Hugo Sohmer was a piano genius if the piano world ever had one. He conceived a tone, and did not allow size or lines to prevent his bringing to fruition what his genius as to tone had dictated or led to. Size was immaterial to him. This formula has been carried on by those of the Sohmer family who inherited all that Hugo Sohmer during his busy life had built into his pianos, and has steadily advanced in the art to the arriving at pianos of distinction as to tone, art case designs, and all that goes to the giving to the musical ear and the eye what should represent the art of piano building.

Probably what the descendants of Hugo Sohmer represent is told in a historical sketch about this old family of piano makers, for there is in it some data of intense value to piano makers of this day and time. It leads up to an accomplishment in the form of a Sohmer four foot ten grand piano that will be designated as the Sohmer Primrose grand. There are a few remarks as what this piano represents in the way of meeting the present-day demand for a small high grade grand to be placed in the habitats of those who probably know nothing of the homes of the past with rooms of large dimensions and no relative demand for a saving of floor space:

The Primrose Grand

The first successful small Grand Piano ever built was created by Hugo Sohmer in 1884, almost half a century ago. It was a pioneer effort that challenged the attention of the

musical world and piano makers everywhere. Until this first Sohmer small grand appeared, the great technicians and acoustical experts had believed it impossible of successful accomplishment. All gave that generous approbation to the creation of Hugo Sohmer that the artist always renders to the masterpiece.

The Sohmer Cupid Grand so firmly established in the critical opinion of music lovers everywhere as the supreme achievement in a small Grand piano, was the logical development of that pioneer effort.

Time and circumstance change in America with kaleidoscopic rapidity. New and more luxurious living conditions create new problems in home furnishings. The growth of the modern apartment with its more compact rooms called for a more diminutive grand piano—an instrument to occupy less space but maintaining the same artistic qualities and the character of the Sohmer tone.

All of this has been realized in the New Sohmer Primrose Grand, the first artistic grand, the first and only musical Grand piano less than five feet long—the actual size being four feet ten inches.

The Primrose Grand is revolutionary—it destroys all preconceived notions as to size, sound board area, string length, etc., that have heretofore been axiomatic in the piano industry. It stands unique as an accomplished reality—a piano of the most beautiful tone quality, with all the lightness of touch, instantaneous response, exquisite tone coloring and mechanical efficiency that is the essential quality of all Sohmer pianos.

The technical experience, artistic knowledge and scientific research gained in nearly half a century of pioneering, developing and building of small Grand pianos of unapproached musical worth has been an inexhaustible reservoir from which the members of the Sohmer family, descendants of Hugo Sohmer, and associated with him in the pioneer days, have been able to draw to meet a new and modern need and purpose.

Like its predecessors, the Primrose Grand was not built to predetermined dimensions. To arbitrarily say that a grand should be five feet long or any other definite size might be an artistic impossibility. Mr. Hugo Sohmer maintained that the true theory was to determine the tonal results to be obtained and fix its size accordingly. It is true, however, that thru a long period of years, of laboratory experiments, and the newer discoveries of the science of acoustics as applied to piano tone, has made possible the

production in the Primrose Grand of a quality and volume of tone that would have been a physical impossibility until now.

Music lovers everywhere who must be concerned with the space limitations of the modern apartment and small home will rejoice to realize that with the Primrose Grand it is now possible to have a real Grand piano that will adapt itself to modern space limitations and add grace and beauty to the room as a decorative piece.

A Real Sohmer Piano

Let us now tell what this Sohmer Primrose grand says in its message of tone. It can be accepted that whatever the Sohmer family gives in new designs as to case work and finish is correct as to outline and proportions. There can be no crude limitations that restrict the tone quality. There is that desire to maintain correct designs of the periods, nor can it be said the case designs have been made without regard to the tone quality, as the Sohmer statement gives warning of.

It is evident that the Sohmer family did not have in mind the making of a piano four feet ten inches in length when it was decided to make a smaller grand than the Cupid. It arrived at its proportions according to the lines of the scale as originally drawn, with the end in view to create a smaller grand than the Sohmer Cupid design, and these lines led to this small length of four foot ten in the making. It might have led to four foot eight or four foot eleven—the aim was to preserve the characteristic Sohmer tone that has made the Sohmer tone quality what it is today, one of the high grade pianos that has arrived at its name value through its tonal values alone.

The Primrose Sohmer grand possesses all that can be desired. It has the Sohmer tone, and that tells its own story just as the beautiful, bewitching piano tells it, while there is an illusion in the graceful outlines of the case that causes one to be mistaken as to

its dimensions if those dimensions are not known, for it does not show its dimensions as one might expect.

Beauty of Line

Too many small grands are "dumpy," if that word can be used, and present distorted outlines that causes a piano to clash with the furniture of the music room or living room, for the piano maker must recognize the designs of the furniture in a cultured home and the fitting in of the piano in a way that will bring together each article in the space in which the piano will find its place.

It must be confessed the high grade piano manufacturers have not given that attention to the small grand less than five feet that the demand caused by the small rooms of the day, and this Sohmer Primrose grand will meet a call that is being felt. One reason, probably, that this demand has not been appreciated is that manufacturers find it costs as much to produce a small grand as it does a large one. Yet the small grand must be provided, and the Sohmer family seem to have absorbed this demand, and have met it with a piano of unusual results. In a room of ordinary dimensions receives just as good results from this Sohmer four feet ten as given by the larger grands of the same make, for the purity of tone is productive of tonal volume that is only obtainable through this quality of tone and scale drawings that carry it throughout the full eighty-eight notes of the keyboard.

It can be said this new addition to our high grade pianos must be appreciated, for there is offered again the results of the Sohmer genius that was created by Hugo Sohmer and is followed with reverence by those who have ambitions only to carry on the work of the man who made his mark in the piano and music world on tone purity and honesty of construction alone.

The Continued Growth in Popularity of Stieff Pianos

The continued growth in popularity of Stieff Pianos can be attributed to a controlling policy that has continued the perpetuation of the ideals of the founder—further by an insatiable desire to excel in the pianos made by the House of Stieff—how sound this plan is—how well and practical it has proven itself to be can best be illustrated by the continued growth of this house during the 85 years of its business life—by the ever-increasing enthusiastic music lovers who have recognized in the Stieff—a piano of excellence both as to tone, responsiveness and longevity.

If you are interested in a fine leader we have an interesting proposition to dealers in some open territory and we would welcome a request for information.

No obligation is incurred

Chas. M. Stieff, Inc.

Stieff Hall

315 N. Howard Street

Baltimore

An Association Ideal—Making Membership a Business Asset

"The Time Is Not Far Off When Membership in a Trade Association Will Be a Factor in the Banker's Judgment of a Business Man's Credit Rating"—O. H. Cheney

ALL industrials, all commercial selling at retail, is based upon the same fundamental laws of business. To compare the piano industry and trade with that of the printing industry and trade seems far-fetched, but there is that fundamental basis of conduct that gives room for comparisons that do not seem possible, and yet which exist.

Many have probably thought the MUSICAL COURIER EXTRA knows little about industrials, and there are many who have commended this paper for its knowledge of existing conditions surrounding the manufacturing of pianos. This knowledge has been obtained by the intimate relations with manufacturing that was obtained through a study of the problems of piano manufacturing. Back of this there has for almost a third of a century the conduct of a printing establishment started to bring the printing of its own papers to what would give them advantages not to be obtained through contract with what then was to be obtained; that is, a complete publishing printing plant that would provide for exigencies that could not be met with in the then printing enterprises that made publication printing a specialty.

Today the Eilert Printing Company is the outcome of this wish for specialty work of a high character, with something like twenty regular publications besides the Musical Courier and the MUSICAL COURIER EXTRA. This very issue of the MUSICAL COURIER EXTRA is an example of what all this means. This is supplemented by the Musical Courier, Thursday edition, that requires special knowledge running all through the organization to meet the demands of the technical side of music that could not always be found in the old establishments of the early days. This printing plant that is connected with the Musical Courier Company in close relationship, Ernest F. Eilert, being the president of each separate institution, is the outgrowth of the needs of the publications of a third of a century ago.

An Association Ideal

Here comes in the comparison that is of interest, for the conduct of a publication house devoted especially to journalistic enterprises is the excuse for introducing here a remarkable address made by O. H. Cheney, Vice President of the American Exchange Irving Trust Company, of New York. This address can be read by the piano manufacturer with profit, in that the piano manufacturer can read this address about printing and apply it to his own activities and problems if he will but place his own piano manufacturing needs and blessings to his own business by transferring printing for piano making.

Also, there is presented the ideal side of the association problem that now is facing the piano business in all directions, one of the most valuable being the references to the competition that modern business methods present. The troubles of the printers in this respect are just what are before the piano men of the present day, and brought about by the same processes of understanding that the great changes give us as compared with the methods and policies of the past.

Competition is not good unless there be controlling policies that will prevent losses. It is good when competition is based on clean efforts to obtain business that is carried on to a profit result.

Mr. Eilert has long been one of the strenuous workers against bad forms of competition. His policies always have been to eliminate losing competition, to give each a standing that will inspire confidence, that will raise the printing industry to that point which we piano men call Name Value competition, the which will preserve the "art preservative of all arts" to that basis there shall be no unethical bids made for business that spells losses, thereby allowing of a return for the work of the printer that will be of the best for the price.

It is just as necessary that a low priced printing job shall be delivered for all it is worth as it is that the maker of a cheap piano shall give a return that is according to its value, or the money paid for it, and this without those unethical methods that the no value pianos carry with them.

The Origin of the Stamp

So close is this comparison that every piano man will realize as he reads what Mr. Cheney says, and at the same time there is given the real understanding of name value if only the piano maker will place himself in the same view point as Mr. Cheney places the printer.

There is another excuse for printing this address in the MUSICAL COURIER EXTRA, and that is the paragraph that is

found in the foreword of the valuable booklet by Mr. Eilert where he refers to the value of belonging to an association, and which Mr. Cheney refers to so clearly. All piano men know what the attempt has been in the adoption of what is known as the "Piano Stamp." Those who originated this method of identifying the piano trade with a stamp find in this just what was intended; but the object seems to have been lost in the lack of making known the stamp and its real purpose.

If the piano associations were based upon the wide and far-reaching effect advocated by Mr. Cheney and Mr. Eilert, then would the piano stamp be of service and real value to the piano trade. But if those who have had the handling of this most effective guarantee in piano making and selling had taken the matter seriously, had openly advocated the buying of a piano with the stamp upon it, then would the association have carried out the good plans evolved for a real meaning of the piano stamp.

A Wasted Opportunity

As it is today, the stamp is looked upon only as a ways and means to obtain money to pay the expenses of an expensive organization that should strive to make the piano associations of real value with the public, in that it would stand as a guarantee that the stamp gave protection to the innocent buyer by becoming sponsor for that manufacturer and a protection against fraudulent methods induced by competition that could not be resisted in any other way.

The associations would then have been acting in the protection of the public, would serve as a builder to Name Values, and would carry a conviction of the aims and purposes of the associations in a way that would have made a membership in the associations just what is shown in the following.

The Foreword of this excellent presentation of the modern business and industrial conditions, and what is meant by a business or industrial enterprise of today, is worth the reading by every man in the piano business, whether retailer or manufacturer. It is not a long address, it reaches into the fundamentals of business, and while it is about printing, yet it serves as an illustration of what the changed conditions in business have made necessary in the arriving at profitable results. This booklet was printed for private distribution. Permission has been given the MUSICAL COURIER EXTRA to reprint it in full. Let all members of the piano associations read it: Let there be given here the Foreword by Mr. Eilert:

Foreword

I endeavored for some time to persuade my good friend, Mr. O. H. Cheney, to attend one of the conventions of the United Typothetae of America and give us one of his practical business talks.

His keen interest in all branches of industry was emphasized to me in the many group luncheon meetings where he gathered together men of all lines of business to discuss great business problems.

During my administration as President of the United Typothetae of America I frequently quoted Mr. Cheney's statement about business organizations and his viewpoint of trade associations. I repeat it here:

"The time is not far off when membership in a trade association will be a factor in the banker's judgment of a business man's credit rating. Trade Association membership is a measure of character because it shows the member's ability to get along well with others. It is also a measure of the intelligence of the member's business methods. Such membership indicates that he is trying to eliminate competitive waste and to use co-operation as an economical promotion weapon."

Naturally, I was more than delighted to get Mr. Cheney's reply to my last invitation, saying, "Well, you win! I thought I wouldn't do any more talking, but have not got it in my heart to turn you down!"

The wonderful address he delivered at our convention and the splendid comments that came from all sides made me feel justified in reprinting this address, believing that many industries besides the printing industry will be benefited by carefully studying this new conception of business. With that in view it is issued for special distribution among those who, I think, would appreciate it.

An Ideal

Let the association men of the piano trade digest the fourth paragraph quoted in the Foreword, and then read the address of Mr. Cheney which was delivered at the Forty-first Annual Convention of the United Typothetae of America, September 14, 1927:

The New Competition and Its Demands on Management

By O. H. CHENEY

Vice-President, American Exchange Irving Trust Co.,
New York

Suppose a customer came to one of your shops and asked you to print in white ink on black onion-skin paper copy which was a combination of a tabulation of the United States census returns, the New York telephone directory, ancient Babylonian poetry and the Einstein theory set to the music of Beethoven's Ninth Symphony—and specified that all the composition was to be done by a Chinese laundryman on a broken linotype. Of course, every printer gives every customer what he wants, but if you had a job like that handed to you you would probably tell the customer in calm and simple terms that the work was, to put it mildly, complex.

And yet, I think, gentlemen, this would be a fair picture of the complexity of what I have called the New Competition. Compared with the new competition, the old competition was like setting up "the quick brown fox" or "etaoin shrdlu." The new competition, at its simplest, is too much like five galleys of beautifully pied type.

One of the most difficult problems of this new competition is that while we are in the midst of it, it is seldom possible to sit back and analyze it. Every business man in every industry feels its effects, but few have the unfused vision to see what causes these effects. Within our own line of business each of us is too much concerned about his pocketbook to be able to look at the problems of the new competition without personal bias. And most of us have too little time to give to studying the problems of other industries or of business as a whole.

A Problem for All Industries

And yet, what can we really know about our own business if we know only our own business? The new competition is not the problem of any particular industry—it is the problem of all industry and pervades every line. It is changing the very nature of business every day and every business must adapt itself to these changes or else suffer possible economic misery. No industry is exempt because of size or because it deals with basic necessities—the steel industry is suffering from the new competition just as is the suspender business—the cotton industry suffers with the ostrich plume trade. The printing industry cannot escape the problems of the new competition—it must meet them—and it will be prosperous only to the degree with which it meets them intelligently.

If I had the endurance of a filibustering Congressman I could spend several days trying to explain some of the intricacies of the new competition. Let me sketch very briefly some of the more important trends. Competition, as we are accustomed to think of it, is really the old competition—it is utterly different from the new. The old competition was that between two printers bidding for the same job or between two magazines trying to sell space to the same advertiser or two advertising agencies trying to get the same account. It is the competition between two grocers trying to sell the same housewife a can of beans, or two grocery wholesalers competing in stocking up the shelves of the same store, or two bean canners fighting for the same distributor. It is, essentially the competition between two comparable factors in the same relative position in the same field.

But suppose the bean canner sends out a specialty salesman to sell the beans direct to the retailer—he is immediately competing with the wholesaler, isn't he? And suppose the wholesaler buys a canning plant and begins to pack his own brand of beans—then he is competing with the canner. If the wholesaler or the canner should open a chain of stores, he becomes a competitor of the retailer. If the two grocers and others join to pool their buying direct from the canner, they are competing with the wholesaler—and they might go even further and put up their

own brand of beans. And the chain store is often in active competition with retailer, wholesaler and canner. There are many more variations in the grocery business and other lines are honeycombed with still more—but in general, this type of the new competition is what I have called "inter-distributor" or "inter-industrial" competition.

Suppose, however, that the grocer's clerk tries to persuade the housewife to buy a box of spaghetti or two pounds of potatoes instead of the beans—or that the housewife, influenced by millions spent in advertising, decides in favor of one or another of the hundreds of possible things to eat. And what happens to the canner or the flour miller or the fruit grower or the meat packer when his product is passed up for another? What happens to the wooden shingle manufacturer when those who make zinc, copper, asbestos, felt, slate, tile or composition shingles take his business away from him? This type of the new competition I have called "inter-commodity" competition—the competition between products which may be used alternatively—and between the industries which produce and distribute them.

Competition Between Non-Competing Industries

And suppose, further, that the corner grocer begins to note that the housewife stops buying, let us say, caviar, and buys more beans—that she is spending less in the store and that her bills are not paid so promptly. He also observes that his customer has a new car and he naturally

tion. And the reason is not only the possibility of profits but the assurance of better control over all the processes. There is the trend in inter-commodity competition through which the factors in an industry realize that the industry which makes an alternative product cannot be met individually—and they join together for greater strength and more effective promotion effort—so that we see the new competition leading logically and inevitably to the new cooperation. There is the trend in inter-industrial competition whereby groups of industries which are being left behind by others in the fight for their share of the national income, take up such economic devices as installment selling.

Now what is a business man going to do in this new competition—when some other factor begins to take away his customers? What is an industry going to do when some competing industry begins to get its share of the national income? Those are very simple questions but there are still some business men and some industries without a realization of these questions or what they mean. There are even fewer with a knowledge of the answers. In a few cases possible answers are being tested but it is difficult to predict results or to be sure that by the time an answer seems to have been successful there will not have arisen newer questions to be answered.

How Printing Industry Is Affected

Now how is the printing industry affected by the new competition? Whether the industry realizes it or not,

making further changes. It has been shifting emphasis to more powerful merchandising methods and new types of printing and new types of advertising have to be created.

Advertising—or more broadly, printing—depends for its life on business—and business in these days depends for its life on printing. In the new competition business demands the utmost from printing—without printing the individual business man and the industry cannot fight. But in order to help business, printing must understand business. The printer must understand more clearly the gigantic forces which are changing industries almost overnight. The printer must understand the kind of war it is for which he must provide weapons. He must understand the broad principles of the new competition and what they develop for his customers. If printing is to be a real mother to progress and not a step-mother, the printing industry must at least study child psychology and read up on the care and feeding of the young.

Now how about the new competition which the printing industry must itself face? How about its own psychology and its own care and feeding? An ailing mother cannot do her duty by her child—and what would happen to progress if the mother of progress were unhealthy or unhappy?

Printing faces inter-distributor or inter-industrial competition just like any other industry. This type of the new competition takes on many forms in the printing industry. It shows itself when the printer runs an engraving plant—when he stops buying his composition and puts in his own linotypes or when he installs a bindery. When the printer begins to employ artists and copy-writers and assumes some of the functions of the advertising agency, he is entering into the new competition. When an advertising agency develops its own typographic department—that is the new competition against the printer—and so it is when the publisher sets up his own press. When the printer, in order to sustain operation, starts or finances publications or issues books, he is in competition with his customer. When the great newspaper buys forests in order to assure itself of its paper supply—that is the new competition. And so it is when the paper mill sells direct to the customer. And so it is when the advertiser organizes his own agency or when the agency launches or finances products to advertise. In each case a factor in the industry attempts to take over the functions of other factors. And what are the other factors going to do about it? That question involves about all the principles of business management, economics and ethics that there are in this complex old world.

Inter-Commodity Competition in Graphic Arts

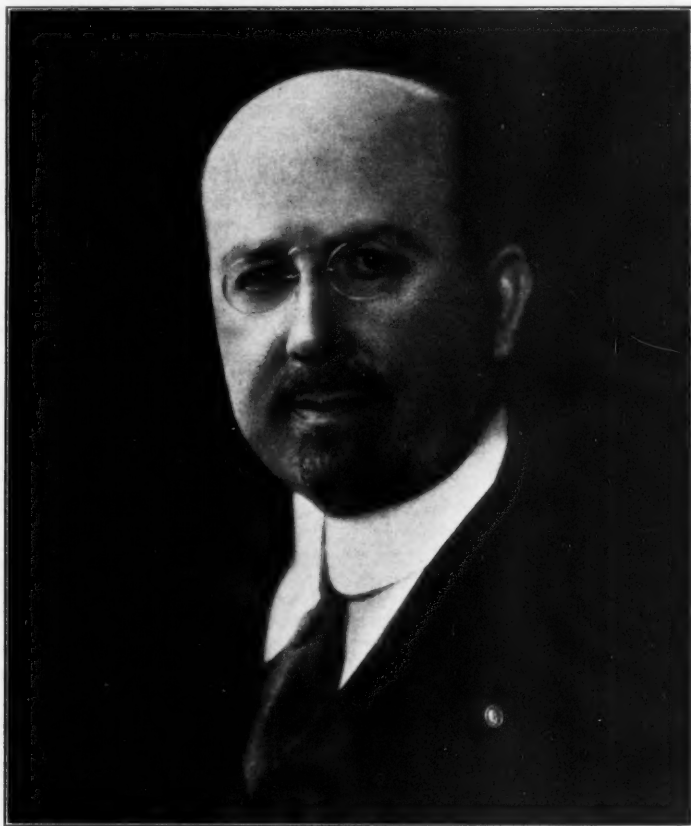
Now what does the typesetting printer think about the big campaign of the engravers to encourage advertisers to say it with pictures—or the even bigger one just launched by the photographers for the same purpose? Obviously the bigger the illustration space, the less the composition. Isn't this a good example of inter-commodity competition within the industry itself? And how about the competition between the man who tries to sell the advantages of newspaper or magazine space as against direct mail advertising? Or the lithographer and electric sign man and poster man and poster painter who want to sell outdoor advertising which may or may not include printing? And how about the printing business of the manufacturer who believes in house-to-house canvassing and frequent salesmen's trips to dealers?

And what happens, further, in the case of moving picture advertising and when sky-writing becomes popular and the telephone company tells its subscribers to use the telephone for selling—and the radio stations try to get their share of the advertising budget? Are not all these examples of the new competition—of inter-commodity competition—at its best—or, if you prefer, at its worst?

Printing is affected also by inter-industrial competition—some of the very industries which are providing it with business are also taking away business from it by competition. The automobile, the radio, the movie theatre and the golf course have all been accused of tending to reduce the reading habits of the people—and do those industries care what happens to the publisher and book printer? The high cost of building makes for smaller homes and apartments and less space for books—and who can say that the brick and plumbing industries are not in competition with printing? And as the division of the budget is changed for the sake of joy-riding or better clothing or higher rent, what happens to printing's share? Printing is competing with other industries not only for money but also for time and space.

International Aspects

The printing industry of this country has long fought international competition—the importation of sheets and books in English and German editions. But it did not expect and was not prepared for foreign competition in direct mail advertising printing—and it has not yet found a way of combating the growing practice of American advertisers to have material printed in France and mailed to prospects



O. H. Cheney,
vice-president
of the
American
Exchange
Irving
Trust Company

infers that her budget is not what it used to be. That is an example of the type of the new competition which I have called "inter-industrial" competition. It is the competition between industries which we consider non-competing but which really are engaged in a fierce struggle for their share of the consumer's dollar. In spite of the fact that the average income is increasing, the standard of living is also increasing—perhaps faster—and there are more and more industries offering to give the consumer their products in return for a part of that income. And installment selling is simply a way of staking out a claim in next week's or next year's income before the other fellow gets it.

And then, of course, there is international competition—the struggle between nations for foreign trade or for control of some industry or source of raw material.

New Factors in Business

What does this new competition mean? There is the trend in inter-distributor competition through which a factor in the industry tries to extend operations into the fields of other factors—from production to final distribu-

tion. It is being affected by the same forces and in very similar ways as other industries. It is being affected by the four types of the new competition which I have described—and in addition, because printing is a vital and tremendous weapon in the new competition of business as a whole, it is being affected in a fifth way.

You gentlemen call printing "the mother of progress" and with justice. But if printing is the mother of progress the child seems to have wandered away from the maternal apron strings and the mother doesn't seem to be quite sure as to the whereabouts of her offspring.

In what direction, for instance, is business progressing? It would take a braver man than I to attempt any comprehensive answer to this question. And yet on the progress of business, printing depends for its very life. The history of printing is bound up with the history of business and cannot be separated. The development of modern business and even the rise of the old competition revolutionized printing and shifted most of the printing industry from books to advertising material and to publications which are simply another economic expression of advertising. The new competition in business has been

here. And in what way will the printing industry be affected by international competition for paper pulp supplies?

You gentlemen could surely think of more examples of the new competition in your industry than have been observed by an outsider like yourself. You meet the problems of the new competition every day—even if, sometimes, some of you may not recognize them as such. You are angered by the new competition when it takes away your business—and you are filled with fighting enthusiasm and pride when you think of a successful way of extending your own operations into the other fellow's territory.

Specialization Outcome of Present Trends

But leaving aside, for a moment, the ethical problems raised by these contradictory and perfectly human feelings, the fundamental question is, What does this new competition in the printing business do to profits? Inter-industrial competition means obviously that more people are trying to get into the printing business—and what does that kind of competition do to profits? Inter-commodity and inter-industrial and international competition naturally tend to take away from the volume of business available. These trends mean that the fighting for the more profitable parts of the business will become more strenuous and, therefore, on the other hand, there will be a tendency towards specialization. On the other hand there will also be a tendency to try to get as much of the business and allied businesses under one control—and this will result in a trend towards consolidations. In either case the two determining factors in obtaining business, are price and quality—price first—whether the specialist or the complete plant can do better looking or cheaper printing.

Price Competition

Whether the industry likes it or not—and in spite of the tremendous rise in the taste level of those who buy printing—the industry is harassed by price competition. And there are only two ways to meet price competition. You can lower your prices or you can convince your customer on the greater value of quality. And whether you give better printing for the same relative cost or as good printing for less—it all comes down to one fundamental—management.

The inevitable pressure of competition—whether new or old—is to depress profits—through the forcing down of prices or through forcing up the cost of doing business either through selling costs or the costs of extra services. The only business which can stand any continued pressure on profits—or in many cases, continued losses—is the business which has a large surplus or ample credit—or else which can lower production costs. As the cost of doing business goes up, costs of production must come down. The development of average costs for comparison purposes is of great value to the industry—but, after all, averages are only a measure—and to win in the new competition you must do better than the average.

Specialization Problems

But the making of profits under intense competitive conditions is only one of the management problems of the new competition. Specialization involves a different type of operating management than does complete printing service. The printer who goes in for specialization and the printer who developed his plant by taking on new kinds of work are faced with problems which they have never faced before.

What is management, anyway? In the last fifteen years there has been a tremendous increase of interest in management. Business men have been studying it; corporations have installed all kinds of systems devised by expert; trade associations like yours have taken it up to pass on to their members and the American Management Association has done a great work not only spreading the management idea, but also in giving practical help on particular problems. From abroad there comes a constant stream of visitors and observers to study the secret of our phenomenal economic success—business men, economists, labor leaders—and all go back and report that the secret is management. In Germany they have studied our methods and applied them enthusiastically in what they call "rationalization" of industry—and England will have to follow very soon.

Management A B C's

And yet, being a banker and therefore a sort of old family physician to many businesses, I cannot help feeling that we still have far to go in management—that we have really only just begun. There are two reasons—one is that we do not know very much about management yet compared to what we will know in the future—that it is far from being a science. But we do know a great deal more than we apply—in fact, if business men in general applied what is already known about management, many of our difficult economic problems would be solved. There are still thousands of businesses in this country—particularly small businesses—where the management could be compared to that of a bull in a type foundry. There are still many printers whose management methods belong to about the days of

Aldus or of Franklin. But the time will come—and the sooner the better for the printing industry—when an employing printer will know the ABC of principles of management just as a linotype operator must know his ABC.

But the printing industry and every other industry will have to go beyond the ABC of management if this country is to maintain its lead—and if each industry is to meet successfully the new competition. One of the handicaps to the progress of better management is that so many business men confuse the mechanics of management with its spirit. In order to be practical, certain management methods have to be reduced to systems but the systems are not management—they are simply mechanical devices to aid better and more efficient management. So that many business men are scared away from learning and applying modern management principles because they have a dislike or disrespect for systems. And many others, who have been persuaded to adopt better methods and have installed systems, think that that is all there is to it—that they have done their duty in management—that things will work out right automatically—that all they have to do is to bank the profits at the end of the month.

Management Principles Not Fixed Rules

Now, by management I do not mean a system by which the workers spend all their time filling out time sheets. Nor do a cost accounting system and a "stronger" labor policy make management. The principles of management are not a set of rules like those for determining the order of folios in a form. The principles of management, which make up the real spirit of management, are living, breathing, ever-changing guides—guides which lead to smooth and profitable operation, but which themselves have to be continuously adapted to human beings and to changing economic conditions.

The employer who understands and applies and uses systems as tools—they work for his employees and his employees do not have to work for the systems. The employer who is a real manager in the sense that I mean puts the systems in their place—they become a part of the organization machinery, to be treated like any other machinery, repaired and changed when necessary—scrapped when no longer useful. Such a manager can devote his thought to the more vital problems of management and I do not have to tell you that the new competition demands the utmost of thought that a man has.

Unit cost systems, accounting systems and job control systems are absolutely vital in the printing business as in any other—perhaps more so in the case of printing. Your organization has good reason to be proud of itself and of the officers who have developed and persuaded you to install these systems. If every trade association were as advanced in this respect as is yours, the bankers would have less to worry about. But none of these systems are worth the paper they are printed on unless they are used—and used properly. Accounting systems are useless unless they give a continuous X-ray of every department of the shop and show up continuously the weak spots, the spots of possible danger to profits. Unit cost systems are useless if your salesman takes them along with him to prospect but never looks at them—and comes back and says that he got the job by underbidding Jones, your competitor, because the customer told him confidentially, as a friend, just what Jones bid. But even if they are used, these systems are only part of real management. Your association has helped and is helping you in many ways to become better managers, but there are many things which it cannot do for you. You must seek help for yourself only within yourself.

In your study of management you will find many so-called principles which are just platitudes or old-fashioned proverbs. The difficulty is that many of the real principles of management appear like that too—it is so easy to call a sound vital principle a platitude and hang it. And yet many platitudes are the summation of centuries of experience and it is because we have become so accustomed to hearing them that we take them for granted and neglect to put them into practice. After all many of the most modern principles of management are simply applied common sense—and common sense did not originate in the human being on November 11, 1918. Our grandfathers had common sense, too, although their problems were perhaps simpler than ours.

"Trick Methods" Should Be Discarded

It is true, however, that a lot of prevailing ideas about management should long ago have been thrown into the hell-box and recast—they have much more value as metal than as type. Many of what are called management principles or methods are nothing more or less than trick habits—of no more significance and requiring no more real ability than learning how to read type upside down.

Coming over here this morning I passed a skyscraper being built and saw a man throwing hot rivets to another across the steel frame. It occurred to me that both the

building of a skyscraper and the printing of a book deal with little pieces of hot metal—but the man who could catch the hot rivets would not be the one, necessarily, who could take type from the machine and make a book of it. So that while it is true that there are fundamental principles of management common and applicable to all industries, there are still fundamental differences. In your study and application of management, therefore, you must develop the skill of getting the best out of the experience of other industries and recognizing which principles to apply—but also learning how to solve those management problems which only printers face.

Labor Management

One more point about the spirit of management as distinguished from the mechanics of management. There are a number of businesses which have passed through what might be called "efficiency and welfare" spasms. During the war, when production was a patriotic duty and after the war, when rising prices made it a sort of mania, many executives were willing to try anything—even efficiency systems. When labor was at a premium many business men, even those who prided themselves on "strong" labor policies, found it desirable to offer all kinds of inducements such as bonuses, company stock schemes, profit-sharing, employee representation, recreation facilities and dozens of other attractions. After the deflation of 1920 both efficiency systems and welfare plans were scrapped without ceremony in a large proportion of those businesses. Those who had installed them did not believe in them at all—they were simply concessions—they were in the field of production what premium coupons, combination offers and prize contests are in the field of merchandising.

But a few of those executives who thought that these fads were things of the past have since discovered their mistake. It may have been true that many of the plans were ill-considered, hastily devised, extravagantly operated. But some business men have since realized that modern management methods become increasingly necessary as competition increases—in no other way can production be made more efficient, sales increased and profits maintained. Those executives who believe that management is a passing fad will either change their minds in the next ten years or they will find themselves without anything to manage. Management is not a fad—like period borders or French type faces—it is, and must always remain, the fundamental of the printing business as of all business.

Financial Management

Management does not, of course, include only production and merchandising. There are many tombstones in the business graveyard on which might be written "A good product, well made and well sold—but no financial management." Sound and modern financial management is not simply bookkeeping or even accounting systems. It means vastly more than the accurate recording of transactions and a semi-annual talk with the banker. Financial management should be the control, the integration of all the policies, including production and selling. It should guide the logic and economy of every step from the purchase of raw materials to keeping the customer sold after the goods are delivered. It should enable the executive to decide wisely when expansion is needed and to finance expansion without unnecessary burdens; it should enable him to buy ahead so as not to be caught either with too large or too small inventories; it should enable him to keep production costs down to a minimum and still maintain quality; it should keep him from spending too much in selling; it should keep his profits from being frittered away; it should keep him from taking out of or putting into the business more money than is desirable; it should enable him to borrow cautiously and economically.

I do not believe that printers are, as an industry, less skillful in this phase of management than other business men. But the printing industry has, from its nature, probably more difficulties to face. Printing combines the financial problems of manufacturing and of contracting—with the added problems of what might be called "art." It combines what might be considered the worst features of all three and the result does not make for financial simplicity. Judging from the composite profit records compiled by your association, I should say that between twenty and twenty-five per cent of printers are not making money—and many of these do not know it.

U. T. A. Cost System a Credit to Industry

It would take a very good printer—one with long and varied experience—to sit down and make a really complete list of the factors which go into his production costs. Then how can a printer be expected to keep these all in his head while rushing around his shop? That is why systems like the United Typothetae of America Standard Cost Finding System are vitally necessary and it should be to the ever-

lasting credit of the printing industry that it pioneered in developing such a system seventeen years ago.

The relations between the printer and his banker I shall not discuss now. But I must express my congratulations on the pioneering work of your organization in working closely with banking representatives in developing financial ratios for the guidance of all. The problem of financing is particularly difficult in those industries where a large proportion of units are small and where therefore a large proportion are growing or trying to grow. Growing pains are not fatal to children but they are too frequently deadly to businesses. Of the 13,000 printing shops in the United States and Canada, about 25 per cent are one-man shops and about 75 per cent have only five employees or less. The number of smaller printing plants—those with annual sales of less than \$5,000—was cut almost in half in the seven years before 1921. What happened to them? Some of them grew up out of that class and some did not survive the growing pains. Unless growth is carefully controlled and financed there is liable to be either credit starvation or credit over-feeding—and both are bad for growing business.

Psychology of Labor

The spirit of management reveals itself at its best or its worst in dealing with labor. Labor relations have unfortunately become the "football of the emotions" of a great many executives, to quote a very expressive idea from Sam A. Lewisohn's book, "The New Leadership in Industry." That book, by the way, I recommend as one of the sanest and most illuminating books I have ever read on the subject. There isn't time to take up the origin of these psychological reactions to labor problems but I am sure that everybody here has noticed how an executive may be most rational and calm in dealing with the most annoying or complex of mechanical or financial problems but how he immediately gets excited and sees red when confronted with a simple labor problem. If this type of executive saw red in his other management activities as much as he sees red in labor control, he would soon see red in his profit and loss accounts.

The difficulty as Mr. Lewisohn so sagely points out in his book, is that labor relations involve two separate and distinct functions on the part of the employer—and these functions are confused. It is one function of the employer to pay wages—that is the economic function. The other is to control the work of labor—that is a management function. The two should be kept apart as much as possible. If there is any wage discussion it should be kept out of the shop—the important thing is to keep production going—because if it stops, wages stop too.

Dangerous Attitudes Toward Labor

There are, in general, two types of labor management—or rather, executives' attitude towards labor problems—

which are dangerous. In one case the employer *Coués* himself into believing that everything is all right and will take care of itself. The printing industry has labor troubles about every eight or ten years—so that it is obvious that it is not safe for a printer to have this attitude for more than ten years at a time. But, perhaps, if this attitude were less prevalent, labor difficulties could be minimized.

The other kind of attitude is that of the executive who is always carrying a chip on the shoulder for his employees. He is always looking for trouble and he usually succeeds in finding it. This type of executive, fortunately rare in the printing industry, sees in every expression of the workers' desire for better working conditions or higher pay a "red" revolution. Executives like that become so vociferous in their assertions that they often succeed in convincing some workers that there really is a red revolution—or that there ought to be one. It is difficult for such an executive to see that the desire of a worker for better working conditions or a bigger pay envelope is no more revolutionary than the desire of a business man for better business or higher profits.

It would be very desirable for the economic welfare of the country that a certain type of employer would stop thinking of himself as the savior of society. Refusing a wage increase or firing a few discontented workers is a personal business matter and should not be glorified as representing a national economic policy. At the same time, it is vital that every employer realize something of his place in economic society. The employer who cannot see in front of his nose too frequently cuts off his nose to spite his face. The printing industry, more than many others, should realize the economic significance of a nation of contented well-paid workers—because the extension of printing depends on the extension of literacy, leisure and of buying power. The printing industry itself can well be proud of its workers and of their self-respect and high standards of living—a true contribution to the economic welfare of the country as a whole and to the prosperity of all business.

The printing industry realizes as well as any other that its future lies in the skill of its workers and their respect for their craft. In its comprehensive and successful program of education the industry is again a pioneer—and is assuring itself on its investment a continuous return in high standards of craftsmanship and efficiency.

No Antagonism Between Old and New Methods

Nor should there be any inherent antagonism between the old spirit of craftsmanship and modern large scale organization of industry. As I have pointed out, one of the most powerful trends forced by the new competition is towards larger and larger industrial units. In the printing industry this process is already well under way, but it will continue for some time. Although the small shop is numerically stronger, yet it is more significant that only 3 per cent of the plants have already 45 per cent of the employees. It is also significant that the larger plants—those with annual sales over \$1,000,000—increased in number from 17 to 67 in the seven years before 1921—and that their proportion of the business increased from 17 to 28 per cent.

The printing industry is therefore, like many others, in a transition stage. It is on such industries that the new competition exerts its greatest pressure. It means that in the printing industry the old ideals of craftsmanship must be transmuted into the new ideals of management efficiency—and the new must come as far as possible without a loss of the old. This new competition will also exert its greatest pressures on the small units of the industry and that inevitably will tend to bring them together for mutual aid and combined strength.

The Spirit of Cooperation

As the new competition intensifies there will inevitably be clashes in interest between the different factors of the industry. Each factor will fight for its rights and its business against encroachment. That is only human. It is no crime to try to extend business—it is no crime to try to prevent encroachment. There will be cries of unfair competition raised and the old code of ethics will be found inadequate. But the ethics are not involved in these business trends, these inevitable economic tendencies which no industry can retard. The ethics are involved only in the fairness of the spirit in which these trends are used and met. A code of ethics is not worth the paper it is written on unless it is lived. There are still too many business men who think that because their trade association has a code of ethics they can go ahead and do as they please because their consciences are satisfied.

It is in this great and growing new competition that your association must prove its greatest strength and value. The new competition must lead to the new cooperation because the industry which does not learn the spirit of the new cooperation will be sunk in the new competition.

The Eilert Printing Company has made a private printing of the speech of O. H. Cheney for distribution in the printing trades. Copies of this booklet may be obtained by any piano dealer without charge upon request to Ernest F. Eilert, president of the Eilert Printing Company, 318 West 39th Street, New York City.

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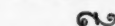
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Rambling Remarks By the Rambler

Controversy equalizes fools and wise men in the same way,—and the fools know it.
—OLIVER WENDELL HOLMES.

Howard B. Morenus Has Exciting Time in the Vermont Floods, But, Like the Hero in "The Blue ase," He Keeps His Presence of Mind—and Gets the Order.

Probably there is no man in the piano industry who is as active and energetic in the carrying on of the selling of the pianos he is part of than Howard B. Morenus, of the Hobart M. Cable Company, of La Porte, Ind. Much has been said in the past about the work of this man, who radiates confidence and, we might add, Sunshine, to the piano business, for Howard B. Morenus believes in the piano and he shows in his work that the man who goes after the business gets it.

There is no man in the piano industry who can cover as much ground in a given space of time, or who can "clean up" a yes or no selling proposition, as does this man who starting in business in a National bank, many years ago, and then entered the piano business. He is not only familiar with the retailing of pianos, but he is trained in the manufacturing and financing of pianos to a clearer appreciation of what this production and financing means in the work he is doing.

A "Personal Contact" Trip

Mr. Morenus made a trip into New England last month. He felt that a "personal contact" with the New England dealers would bring results. He arrived in a town in Vermont on a very rainy night. In the morning, it was still raining, but Mr. Morenus, as he would say, "beat it" to the dealer he wanted to see. He planned to take the noon train out of the little Vermont town. He got so interested with his dealer that he did not note the passing of time. He received an order for twenty-five Hobart M. Cable pianos and then bethought himself of his train. He looked at his watch and found he had nine minutes to get from the dealer's to the hotel, grab his valise and then to the train. The dealer had his machine in front of the store, Mr. Morenus caught his train. The rain still poured.

Marooned!

He travelled on this train and finally found that his train was marooned that evening in another town in Vermont and the rain was still falling and a flood was rising. That train was marooned there two or three days. Fortunately he was on a train with a chair car and a diner. He could sleep in a chair and eat in the diner. There was food enough to last, but the coal gave out and there was no heat. The hardest part of this experience was that there was no water to drink. The flood surrounded the cars and no one could get off them. The water was filled with dead animals, cows, horses, etc., and of course, it was impossible to drink any of the water.

The rain stopped and the water began to subside. Mr. Morenus and two other men bought rubber boots, gathered their grips, and walked over the high spots through the mud, twelve miles to another railroad station, but found conditions there the same as in the town they had left.

Deliverance!

After a time they found a native who knew Vermont, or his territory, who owned a flivver, and after persuasion and temptings of remuneration, the Vermont native agreed to attempt to reach another railroad station where a train could be obtained. The native reached the point after many struggles, a train was caught, and to Mr. Morenus' delight,

he found the open door of the Touraine Hotel in Boston a joy and a blessing.

In New York, a few days after this experience, Mr. Morenus was asked if he was going to fill the order for twenty-five Hobart M. Cable pianos he had received in the submerged district. His answer indicated there was little hope that this order could be filled for many days to come. Nevertheless, Mr. Morenus, in Boston and upon his arrival in New York, was just as busy, just as enthusiastic and expending just as much of his ability in working up business as he was before his eventful experiences in the green hills of Vermont.

Courage and Faith

Let those who do office work in a factory study this. It required fortitude and courage to make a twelve mile tramp over the muddy hills of Vermont, it took more fortitude to trust the exigencies of a well worn flivver that brought him to safety. This is courage of a kind that shows faith in the piano, if the piano is only given that assistance that is necessary in the selling of it.

It is no wonder that the Hobart M. Cable Company can give a better illustration of what can be done if one presents the necessary faith in the work, and if the courage to go through such a deprivation of comforts and face what Mr. Morenus did in this devastated section of the country that will, according to the Governor of Vermont, gain through the experience that it has undergone.

Mr. Morenus himself did not allow what he had to go through to dull or lower his faith in the piano. The day he arrived in Boston he visited the dealers there, arrived in New York a day or so afterward and covered the territory here.

The Rambler can say that he does not believe there is another man in the piano industry that can cover as much territory, meet as many dealers, take as many orders and have these orders carried out according to the agreement, and follow the pianos thus sold through to home consumption, with as much adherence to good business principles and methods which probably had their inspiration in the National bank in Waltham, New York, where Howard Morenus gave his first days to business in the study of financing as presented through banking methods.

That is why The Rambler persists in the presenting of Mr. Morenus as an example of a superfine, almost superhuman, man, when on the road. His vitality and determination are as great in the offices of that beautiful piano plant in La Porte, Indiana, where there are more pianos turned out on a floor space estimation, than any other piano factory in the country.

"Make Your Salesmen Work," Says J. F. Boyer in Advocating Adoption of Commission Plan as the Antidote for Falling Sales Records.

"If there were more ringing of doorbells and shaking of hands with prospects, there would be less wringing of hands and shaking of heads over the red ink side of the ledger on the part of some music dealers," in the opinion of J. F. Boyer, of C. G. Conn, Ltd., Elkhart, Ind. In a recent talk with The Rambler Mr. Boyer amplified this remark by saying:

"In my opinion, a great deal of the blame for slow sales of pianos and musical instruments in some quarters can be laid directly to the retail salesman. This class of salesman

is still living in the past. During the war, when the problem of the music merchant was not one of how to sell more goods, but how to get enough goods to supply the demand, retail salesmen got into the habit of sticking close to the comfortable show rooms and waiting for customers to come in. Habit is notoriously difficult to break up, and the habit still persists.

"I believe that every piano and music merchant confronted with the problem of greater sales, if he has any sales force at all, will find this old fashioned war-time laziness at the bottom of his sales problem. If he is a small dealer depending on his own efforts for the sales he makes, he, himself, is undoubtedly under the incubus of the war-time influence. Human nature being what it is, and salesmen being human, a certain type of retail salesman is not going to change from comfortable habits of making a bare living as long as they can get away with it.

Making Salesmen Produce

"The drawing account hound, the man who is satisfied with a few sure dollars per week, will never be of any great use to himself or to any one else, until he is forced to make greater use of his abilities. The best way I know of changing the situation is to put the men who are not producing on a strictly commission basis and if they can not pay their way, as a result of their own efforts, they will automatically eliminate themselves from the business. This will be a good thing, not only for the music business, but for the salesmen themselves, as it will force them out of a business where they are stagnating and not making the best use of their own resources. Automobile salesmen, working for the most successful selling organization in the country, work on a strictly commission basis. They earn what they receive and automobile sales managers are hard boiled and realize that their companies can not pay dividends on promises.

Keen Competition for Sales

"It seems but a short time since the world war was over, and even during that period, there were comparatively few articles which were sold to the general public in such enormous quantities, as such things as the radio, the new type of phonographs, washing machines, electric refrigerators, etc., etc., are now being sold. The piano and musical merchandise salesman who waited for prospects to come into the store during the war time boom had little competition. Today salesmen in all lines are out ringing doorbells and fighting during every waking hour of the day for business. Piano and musical instrument salesmen must do the same thing. This is nothing new. Any old-time piano man will tell you of the struggles to make sales, among half a dozen piano salesmen, when years ago it was nothing strange to have three or four pianos actually placed in a prospect's front room.

"People have not changed. They still like attention, they still like to be flattered and they like to be sold. I feel that I can speak with some conviction on this subject, in view of my close connection with the dealer's retail selling problems. Old fashioned hard work is keeping piano and musical instrument sales up to a satisfactory level wherever the retail salesmen are placed in a position where they have to work in order to make for themselves a satisfactory income."

The Musical Courier Extra Receives a Few Kind Words from the Old Boston House of Vose & Sons—An Inspiring Example of Ambition.

Always it is good to hear kind words and praise. Not always does this form of blessing reach out to a tired trade editor who is striving to do good to the piano and help that mighty musical instrument receive a just return for the messages of tone in the way of piano sales.

The Rambler is certainly gratified to receive a letter from the vice-president of the Vose & Sons Piano Co. of Boston, Mass., which extends cheer during Thanksgiving week in a manner that instills more confidence in the belief that the MUSICAL COURIER EXTRA is working along the right paths

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and will do good where it is not generally expected that a trade publication will succeed in its ambitions.

D. D. Luxton is the vice-president of Vose & Sons, is one who has gone through the piano business, to use an old expression, from the casters to the lid. He has not only had great experience in retailing pianos, but for these many years has been connected with the old house of Vose & Sons whose slogan the MUSICAL COURIER EXTRA has been borrowing for some time, the which is "We Challenge Comparison." It is not for this, however, that these kind words of Mr. Luxton are given those who make the MUSICAL COURIER EXTRA, but it can be said that Willard A. Vose and George A. Vose are readers of the MUSICAL COURIER EXTRA and have been for many, many years.

A commendation, like the following, from the vice-president of an old house like Vose & Sons, is appreciated and will be treasured, for it gives exceeding exhilaration and causes all who have to do with the bringing out of the MUSICAL COURIER EXTRA to strive for everything that their ambitions have planned for the future. Mr. Luxton writes:

BOSTON, MASS., Nov. 18, 1927.

Editor Musical Courier Extra:

The writer wishes to compliment you on your last issue of the MUSICAL COURIER EXTRA. It contains so much constructive reading matter that it cannot help but set its readers to thinking over the pro and con of problems that confront the music trade today, and while your readers may not always agree in toto, it cannot help set them to thinking.

Another thing we appreciate is the fact that we note that in almost every issue you make it a point to mention the name of those who advertise with you. If this is intentional on your part it is certainly good trade paper policy and must appeal to the advertiser. The spirit of friendly criticisms in the editorials and the remarks of Rambler are interesting to say the least.

We are gratified at the better turn in business with us and look forward to an improved 1928.

Yours very truly,

D. D. LUXTON.

If the MUSICAL COURIER EXTRA can do a small percentage of the real good that Vose & Sons, under the leadership of Willard A. Vose, has done in the piano trade during these past many years, it will feel that it has met these complimentary words in a way that is of good to all. Those who have watched the manner in which Vose & Sons have conducted their business and have maintained the quality of the old Vose piano, can appreciate the value of such a letter, for the Vose name has stood for everything good in the piano industry, not only as to the quality of the products of the Vose plant, but in the straight-forward, honest, man-to-man attitude of the president, whose name, Willard A. Vose, stands for everything that is presented in the old established manufacturing institution that never has strayed from the paths of business rectitude and fair dealing.

The Rambler and his associates thank Mr. Luxton for his kind words, and will strive to at least equal the slogan of this old house in methods, policies and quality.

A Veracious Account of the Great Fight for the Public School Piano Championship of Baltimore—A Battle Royal, Last Man Standing Wins—Who Said TONE?

When piano dealers get into competition for the supplying of instruments to public schools, there generally arises a conflict that causes The Rambler to go back to the olden days when an organ, even a reed organ, was considered blasphemous to be used in a church. The present-day method of arriving at the selection of pianos for public schools in large centers is likened unto those days when the conflict was not as to the reed organ or quality, but as to whether it was a God-made instrument, and not wicked to be placed in a house of worship.

There are many piano dealers who will not enter into competition for placing of pianos in public schools, for it generally resolves itself into politics first, and price second. The quality of the instrument has nothing whatever to do with the consideration of the board or the committee, or whoever may be assigned to this duty within school controls. Probably the only city in the Union where there is not this conflict is to be found in Buffalo, New York, and those who know history and particularly that of our good friend Daniels, who has just celebrated the centennial of his house of Denton, Cottier & Daniels, can show a clean record as to this question of quality and not price in the selection of pianos for the schools of the city of Buffalo.

The Battle of Baltimore

All this is brought to mind in the recent conflict in the supplying of a number of pianos for the public schools of Baltimore. The story is told by the Baltimore correspondent of the MUSICAL COURIER EXTRA, which gives a good viewpoint of the efforts that are made by dealers to meet the

"specifications" that are handed to the piano dealers. No matter what the specifications may be in any like request for bids, always it results into a question as to who made the lowest bid. This is certainly brought out by the recent events in Baltimore and there is the result, in all that is told, or which probably happened during this competition in Baltimore, that tone, the basis of the piano, is not mentioned in any way whatever, but the whole conflict seems to be based upon who made the lowest bid.

The Rambler, in his younger days, when he was selling pianos, had some experiences in controversies of this kind, not only in church antagonisms, but also upon one or two occasions he became involved in these politico-price controversies for supplying pianos to a public school. This was between forty and fifty years ago. The Baltimore competition practically presents the same conditions that prevailed in those days.

The poor piano has much to contend with, when its tone is thrown aside and it is simply a question of price, without any qualifications or specifications as to tonal quality. Our Baltimore correspondent gives a somewhat luminous story regarding this recent controversy in Baltimore, and which is to be resumed. The prices mentioned, however, are eliminated, because there is no statement made as to the grade or makes of pianos upon which prices were quoted.

Referee—The Mayor

Our Baltimore correspondent says that Mayor William F. Broening of Baltimore recently undertook to settle a dispute between the Board of Awards and certain piano dealers as to the awarding of contracts for a number of pianos for the public schools of the city. When the mayor decided to rescind the awards and call for new bids, in order to remove alleged causes for complaint, the favored firm took the matter into court and there it rests. The case has received some notice in the newspapers, and has caused much comment in local piano circles.

Round One

The Board of Awards asked for bids November 9 for twelve upright pianos and a number of grand pianos of various size. The specifications required that samples of all pianos be on hand at the time the meeting of the board began. Two disputes arose at the meeting, one over each award.

Chas. M. Stieff, Inc., handed in a bid of \$— on the up-rights, and the Peabody Piano Company came second with a bid of \$—. Frederick P. Stieff, Jr., protested that the Stieff bid covered a piano which retailed for \$175 more than the Peabody sample. John W. Lewis, purchasing agent of the Board of School Commissioners, over-ruled Mr. Stieff and declared that under the law the Board had no option but to give the contract to the lowest bidder who met specifications.

Round Two

The second dispute came up in connection with the grands. Both the Chickering Warerooms and the Stieff concern had had difficulty in getting their samples placed. N. M. Michael and Mr. Stieff separately called up John Denues, supervisor of music, and asked for an hour's grace. Mr. Denues gave this permission, and the samples were moved into place later than the original hour.

At the meeting, however, Mr. Lewis denied that Mr. Denues had the authority to postpone the time for placing the samples, and threw out the Stieff bid, which was lowest, and the Chickering bid, which was next lowest, on that ground. The third lowest, the National Piano Company, was declared too high. Both the Stieff concern and the Chickering house entered strong protests.

Mr. Stieff immediately took up the matter with Mayor Broening by letter. Meanwhile the mayor had signed the contract for the up-rights, because, as he said later, Mr. Lewis wrongly gave an intimation that any protest would be made. The mayor said later that had he known of the protest he certainly would not have signed the contract.

Round Three—Foul Claimed

On receipt of Mr. Stieff's letter, which alleged that unfairness and discrimination had been shown in the award, Mayor Broening called a special meeting of the Board to reconsider the whole matter. Mr. Stieff brought out the fact that a contract had been awarded to a third firm the previous year, when this firm had had no sample whatever on view. Technicalities, he said, seemed to be invoked only when it suited somebody's purpose to invoke them.

Mr. Lewis claimed that the Board had to award the contract to the lowest bidder under the law, even if a slightly higher bidder offered better quality goods. This the mayor denied, and he rebuked Mr. Lewis sharply for his attitude in the matter. The Peabody firm, represented by former Judge of the Supreme Court Bench of Baltimore Charles W. Heusler, declared the contract had been legally awarded and could not be revoked even if the Board wanted to revoke it.

Mr. Lewis drew a second rebuke in the matter of the grand pianos, and was not able to offer a satisfactory ex-

planation as to why the technical requirement of having samples on view at a certain time was invoked this year and not last.

Round Four—No Decision

After an executive session the Board of Awards decided to rescind the former awards and issue new bids, both in the upright and grand division. Immediately upon learning this the Peabody Company filed a bill of complaint in the Circuit Court against Mayor Broening, the Mayor and City Council and William L. Rawls, president of the School Board. The latter must show cause by December 1 why they should not be required to execute a contract with the complainant for furnishing twelve upright pianos at \$— each.

There the matter stands. All dealers concerned are preparing new bids for the Board, and some price-cutting is anticipated, in view of the open knowledge in regard to the last bids.

A Spokane, Wash., Dealer Tells of His Sad Experiences in Attempting to Carry Washing Machines as a Supplementary Line.

During the past few years, there has sprung up in the piano trade a marked tendency to consider taking on supplementary lines, to carry the running expenses of the business and so reduce the piano overhead. Numerous experiments have been made, including taking on lines which, at first blush, seem quite alien to the music business. There are, for example, such experiments as C. C. Baker in Columbus installing a soda fountain, under the euphonious title of "The Musical Fountain." Other dealers have taken on household electrical appliances, such as refrigerators, vacuum cleaners, washing machines, and the like. It has not seemed that any of the above lines can be very well fitted into the piano dealer's scheme of merchandising and, as a matter of fact, the experience of several of the dealers, ranging so wide a field, has substantiated this opinion.

There comes an interesting letter from Spokane, Washington, written by Louis Weiss, of the Weiss-Jones Music Company of that city. This company took on a line of washing machines, in addition to the musical instruments carried in the store, with rather sad results, so much so, that after a time the washing machine line had to be discontinued. Mr. Weiss, in his letter, brings up the very interesting point that while washing machines can be sold to the same homes in which musical instruments have been placed, thus assuring a direct follow-up system, troubles arising subsequent to the sale involve a loss of profit. All this is based on the service equation, which is a considerable factor in this particular appliance.

Old Man Psychology!

Even more interesting is Mr. Jones' shrewd analysis of the psychology of the sale. The musical instrument brings friends for the store, because its purpose is to give pleasure and the happiness experienced in its possession is transmuted into friendliness for the store. Washing machines, on the other hand, connect with one of the most disagreeable of household tasks and while its convenience may be realized, there is no active joy either in the possession of a washing machine, or in the use of it. Mr. Jones' letter is as follows:

Spokane, Washington, Nov. 16, 1927.

Dear Mr. Rambler:

The writer is pleased to give you the benefit of his experience in handling washing machines and vacuum cleaners along with musical instruments, for what it may be worth.

While the washing machine usually goes into the same home where the phonograph is purchased and vice versa, I have found that the two lines conflict from a sales standpoint, as it requires entirely two different types of men to sell the two different kinds of merchandise, while one salesman must appeal to the artistic and educational side of home life the other must appeal on the bases of economy and convenience. Also too, often the prospective purchaser does not associate neither the specialty musical store with the washing machine nor the specialty washing machine with the musical instruments that store may be handling.

The fact that washing machines, as are other major electrical appliances, require a great deal of servicing and usually the customer requires this service instantly on the day they are using the machine. Furthermore, most housewives use their washing machine on Mondays. We have found, too, often the customer becomes impatient and is inclined to feel unkind towards the store, temporarily at least, if the service man happens to be unable to take care of them promptly. Thereby instead of gaining a customer for the musical merchandise, we actually lost one because of the past experience, in spite of the fact that we would make every possible effort to give them the best possible service. Washing machines as a rule are not taken care of as carefully as other pieces of furniture or appliances in the home, but are kept either in a dark basement or on the back porch where the elements affect the motors and other mechanical parts of the machine.

These machines being guaranteed for a period of one year and more, we have found that the customer will invariably phone the store for service instead of finding out for themselves, a small effort on their part could put the machine in working order.

Strange to say that the customer's attitude, who purchases a washing machine and a musical instrument, is finer



A Leading Figure in the Music Publishing Business

The above picture is that of Ernest R. Voigt, of Hawkes & Son and Winthrop Rogers, Ltd., London, England. Mr. Voigt is one of the outstanding figures in the music publishing world of that country. He comes by his musical knowledge and executive ability by direct heritage, for he represents the third generation of an American firm that is world famous for its advance in the music publishing field, the famous Schirmer family. Mr. Voigt already wields considerable influence in musical circles in England and in all probability will be one of the foremost figures in that field in the near future.

towards the musical store than it is toward the washing machine store. Perhaps it is because the music is so pleasing and soothing while the job of washing each week, even with a washing machine, is looked upon as a drudgery.

I hope that the above is the information that you desire.

Very truly yours,
Weiss-Jones Music Company,
LOUIS WEISS.

Pointing a Moral

It is not believed that washing machines are handled by any great number of music dealers, but the foregoing should be of the greatest interest to piano men, because it is one of the experiments in merchandising that has come in for a great deal of attention. The Rambler does not profess to know whether the experience of the Weiss-Jones Music Company is unique and whether such lines, which are not at all connected with music, can be added to the regular lines of the music store.

The columns of this paper will be gladly opened to any other music dealer who will give his experiences along these lines. The experience of the Weiss-Jones Music Company is a warning to the dealers who try to wander from their proper sphere in merchandising, while on the other hand it indicates the necessity of music dealers handling a wide variety of musical instruments in order to increase the sales turn over and so cut the overhead of business.

Can a Piano Contest Be Held in the Smaller Communities?

In a communication addressed to the MUSICAL COURIER EXTRA, H. G. Pulfrey, manager of the University Music House, Ann Arbor, Mich., sends a glowing report of a piano contest conducted in that city at the instigation and under the direction of William Wade Hinshaw, former leading American baritone of the Metropolitan Opera Company and now engaged in the music business in Ann Arbor. The program of the Ann Arbor contest, Mr. Pulfrey thinks, is an excellent illustration of the fact that junior piano contests need not be confined to big cities or larger musical centers.

"The smaller communities," says Mr. Pulfrey, "can have from 50 to 100 children in these Piano Playing Contests. We are proving this fact. The children from 100 families are bound to spread a certain amount of propaganda in any community, no matter how large or small it may be. I wish that all piano dealers could know how surprisingly simple it is to conduct a contest of this kind. I find that a newspaper is just as anxious to have their paper read in the home as music merchants are to have pianos active in that same home.

"Our support from music teachers has been remarkable. Why should it not be? It is a wonderful business builder for them. Music merchants will want to know if it sells pianos. I can swear that it does. A neighbor of mine whom I had been trying to interest in a piano for the sake of his

children, was sold a new piano by a competitor of ours. This was missionary work on my part most beneficial to another dealer. This competitor, who was interested in the Piano Playing Tournament, later phoned me saying that a certain 'school' should be called upon in the interest of the tournament. I followed the suggestion and sold them the idea so strongly that they decided they needed another piano for the work—and I sold them one. That made it 50-50. We promoted business for each other—just what any Piano Playing Tournament will do for any group of music merchants. If music merchants would devote three months to selling MUSIC to their community, the other nine months will take care of itself with instrument sales.

"Any dealer or salesman is very much 'all wet' if he figures that activities of this kind take time from his business. No, it is simply making his business and in the easiest manner. It is the many contacts that count. Please note the dignitaries of Education and Music, who are sponsoring our tournament: Dr. Clarence Cook Little, president of the University of Michigan; Mr. Earl V. Moore, director of the University School of Music; Mr. Joseph H. Maddy, a man nationally known as a promoter of music in the public school systems throughout our country,—as well as a great many other locally prominent people.

"It is really a simple matter to handle. I have never approached a person, no matter how big or little his position might be in our community, who hasn't most heartily agreed and given us his endorsement and help to make this a grand success. No dealer should hesitate to start a movement of this kind, thinking they may have lack of support. The public is waiting for it with wideopen arms—they WANT it!

"When a music house can establish itself in its own community as a specialist on the subject of music in the home, it will assume a position similar to that of any other specialist. For instance: a sufferer of eye trouble will naturally consult an eye specialist, and a person wishing information on a musical subject will naturally be directed to the merchant who identifies himself with musical matters to an extent that he will have achieved a reputation along that line. A fine slogan which I have used in this connection is: 'Consult us for anything musical.' This one line has brought to our store a great many people seeking information as to the correct instrument for their needs. This is the time that the piano is boosted, as no matter what their ambitions may be—the study of voice or any other instrument—the piano is, and should be, the basic musical instrument from which to develop or specialize in any other line of musical endeavor.

"If piano dealers and salesmen were aware of the fact that all first-class music schools absolutely require the study of from one to two years on the piano before any diploma or recognition is granted a student, they would find it a clinching argument to put the piano over first of all."

Gulbransen Co. Issues

Fine New Catalogue

The Gulbransen Company has just issued an artistic catalogue of the complete Gulbransen line. The book is printed on fine, heavily glazed paper and comprises thirty-two pages of cuts of pianos, home fittings and much interesting analysis of the peculiar advantages to the music lover possessing a Gulbransen piano. Each page is overlaid with a light green tint, which serves as a very effective background for the illustrations. A feature of the booklet is a center spread depicting the twenty-three instruments of the Gulbransen line.

One is struck, at first glance, by the fact that the term complete, as applied to the Gulbransen line, is only a mild statement of the facts in the case. There are eight uprights, in sizes ranging in various finishes from three feet, eight and a half inches high, to four feet, five inches high. There are seven styles of upright registering pianos and five upright reproducing pianos. There are also two special uprights, the small Suburban and the small Community, which are combination registering and reproducing pianos. These models are the ones that created so marked a sensation when first shown, at the annual convention and later at the Tuners' convention, in New York. They are equipped with regular piano pedals instead of player pedals. When played as a registering piano, the music roll is propelled electrically, the pedals being used for expression only.

There are also four combination registering reproducing pianos in slightly larger sizes, four feet, five inches high.

The list of grand pianos available is equally astonishing. Of the regular stock models, there are six styles, with period grands of the Louis XVI, the Heppelwhite and the Adams models, obtainable in either mahogany or walnut. There are two reproducing pianos of the drawer type and one of the outside spool-box type. There are also four separate combination registering and reproducing grand pianos.

Prices to Fit All Purses

All these instruments are nationally priced and there are prices made to fit every purse, ranging from the Minuet upright, selling at \$295, to the five feet, four inches Semi Period Combination Registering and Reproducing Grand, walnut, at \$2,100. There are illustrations of every model piano.

In the text material that comprises the balance of the book, there is much of interest. Included among this is a statement by A. G. Gulbransen, President of the company, which reads as follows:

"The ownership of a piano is one of the five tests of a good home. The home you hear music coming out of is one that people do not have to leave to find enjoyment. Family and friends gather 'round the piano, and thus we have joyous, melodious homes singing their happiness.

"Music builds character and elevates the standards of home life. It makes unhappy homes happy and happy homes happier. Harmony is the basis of home happiness, and music is harmony.

"Who has not experienced the magic of music in bridging the years. An old tune lifts us out of the humdrum present and carries us back to the romance of our youth. A familiar melody is a railroad ticket to happy days. Honeymoons keep fresh when hermetically sealed in sentiment and song. The domestic problems of the nation will dwindle into insignificance when the homes of the nation are filled with music and the spirit of harmony that is born of music."

Endorsed by Famous Artists

In another section of the booklet, the company calls attention to the number of world-famous artists who have expressed their appreciation of the Gulbransen. Among those mentioned are Florence Macbeth, coloratura soprano of the Chicago Civic Opera Company, Elvira de Hidalgo, soprano of the Metropolitan Opera Company, New York, Serge Oukrainsky, of the Pavley Oukrainsky Ballet, Galli Curci, Tito Schipa, Sergei Rachmaninoff, Ina Bourskaya and many others. The Gulbransen is also a favorite piano with many musical schools, studios, fraternities, churches, hotels and public institutions of all sorts.

The Gulbransen plant has experienced a remarkable growth. Starting with the invention of the registering action by A. G. Gulbransen the growth of the company has been little short of phenomenal. Today the plant of the Gulbransen company comprises two six story and two three story factories, 400,000 square feet of floor space and a ground area of four and a half acres.

Paul H. Taylor to Address Tuners

The Chicago division of the National Association of Piano Tuners will hold a dinner meeting at the Stevens Hotel on December 15. A special feature will be an illustrated lecture, lantern slides and moving pictures, on the Functions of the Normal Ear delivered by Paul H. Taylor, of the Mason & Hamlin Company of Boston. Mr. Taylor is well known as a capable acoustical engineer and piano technician.

The Phonograph's Place in the Piano Dealer's Store

By W. C. FUHRI

Vice-President and General Sales Manager
Columbia Phonograph Company

Extensive argument would not seem necessary after fifty years of musical development and perfection in methods of merchandising to establish the claim of the phonograph as a profitable line for piano stores. As a matter of fact, the phonograph is already a big money maker for many piano merchants who appreciate its values. Yet certain objections are still raised by other piano men, and many established or new values are overlooked. The aim of this article is to summarize briefly some of the reasons why the progressive piano merchant, if he has not already done so, should consider seriously putting in a line of phonographs and phonograph records.

The "Refill" Angle

Foremost, among the monetary advantages in handling phonographs, stands the fact that the phonograph is a refill proposition. While the sale of new and improved instruments cannot be overlooked, since many people who buy a small model will rapidly develop their musical ear until they want a finer instrument, yet it is in the sale of records that the dealer finds his most lucrative trade. One record leads to another. The case is analogous to that of razor blades. When a phonograph is sold it does not, as is the case with many other types of musical instruments, remove that unit from the market for a period of years, instead it opens up a new prospect for the sale of records.

Small Expense for Records

The phonograph record costs a sum within the range of practically every purse. Here is the piano men's chief objection to taking on phonographs and records. They say the margin of profit is small on phonographs and records as compared with pianos. That is true. However, the big fortunes have been built up on small profits per unit sale and a great volume business. One has to look no farther afield than the inexpensive automobile or the five and ten cent store to see this exemplified. Chain stores everywhere, especially those selling the cheaper products, pay huge dividends. The phonograph industry is producing more and more new records than ever before, and faster. Obviously this is in response to public demand.

Helps Straighten the Seasonal Sales Line

The phonograph is far less a seasonal product than in its early days. For this, the development of the portable trade is partly responsible. Portables are now taken to every summer camp in the land,—and increased transportation facilities make the summer sale of records easier. This past summer thousands of dealers reported a "surprising" summer activity and profit. The general rapid rise of musical education in America has already contributed to the sale of both phonographs and records. The profits from this rise are now being reaped. Music in Europe has never had much seasonal trouble, but is part of the daily life of a music-loving people. Through opportunity it is becoming that for America. The sharp sales peaks and valleys that characterize some of the other important lines of musical merchandise is largely absent in the phonograph and phonograph record phase of the business.

Radio's Contribution to Phonograph Sales

The welcome discovery that the radio and the phonograph could work together is still cause for congratulation and study. The phonograph's benefit from broadcasts comes from the ever-effective watchword: "The Music You Want When You Want It"—once it has been introduced by radio. The majority of the better radio artists make phonograph records. The public wants to hear those artists and their selections again. At the same time, programs broadcast specifically by phonograph companies advertise the name and products of those companies. Timely dealer tie ups do the rest.

More People Brought Into Stores

The piano dealer can share with any other shrewd merchant the advantage of bringing people into his store in search of one article and often leading them then or later into additional purchases. Department stores prove this psychology daily. What essential difference is there for the piano trade? Granted that a piano is not bought in a hurry, all the more reason exists for people to go to a dealer with whom they are already favorably acquainted. Piano sales frequently are made through an earlier introduction.

Not the slightest apology is now needed for the quality of the music produced by the better grade phonographs and records. The new tonal range of the instruments is familiar to all musicians, and to most of the general public, though an appreciable number of the latter have not yet discovered it. The admiration of prospective customers hearing one of the new models for the first time is a foregone conclusion, and can be swiftly capitalized in sales. In addition, the new records, electrically recorded, with almost complete absence of needle noise, give astonishing results even on the older type of instruments. The new model reproducers have also done much to bring back into service phonographs that several years ago were laid aside. As a further proof that the public attention is once more turning to the phonograph, we have but to cite the unheard of sales of Moran and Mack's "Two Black Crows." This one record has put back into commission, thousands, probably hundreds of thousands of phonographs.

for the Schubert Centennial in 1928 have added great impetus to this appreciation, and the subsequent record sales. These Master works recordings are prestige builders for the piano dealer who stocks and displays them.

Almost Universal Audience

"Breathes there a man with soul so dead" as not to care for music in any form? Some people do not like opera, some have a strong distaste for jazz. Many cannot carry an air in their head. But who would deliberately scorn musical appreciation in his children?

The piano is admittedly the most popular instrument that exists, despite all temporary depressions from time to time in the trade. It has practically a universal audience of people willing to hear it. But the phonograph has a far wider audience of owners. Phonograph owners may become piano owners.

Kind of Service Needed

It has always been a convenience to the piano trade that so little extra service is needed during and after the sale of a piano, an instrument which except for tuning, takes care of itself. The same is true of the phonograph, only more so. The dealer should not stick at furnishing service, however, in any line. Not only is it good for the soul, but it pays. There are ways of service in the phonograph industry which if studied intelligently and acted upon will increase the piano dealer's turn-over by leaps and bounds. One of them is to carry if possible a full line of records. No one likes waiting for things.

W. C. Fuhri,
Vice-President
and
General Sales
Manager,
Columbia
Phonograph Co.



Piano Records, Too, Duplicate the Original Rendition

It is admitted that until quite recently the piano reproduced itself not any too well on the phonograph. Now, however, no form of reproduction, not excepting the remarkable new orchestral records, calls forth more favorable comment from journalists and public alike. This improvement is not injurious to the piano trade, but helpful, since thousands of piano students may now study the interpretation of great artists on the phonograph.

In addition, there is the new dignity lent the piano as an instrument by this adequate reproduction. Finally, many whole symphonies, sonatas, and quartets are being reproduced on the phonograph. An appreciation of the finest things in music, the Masterworks, the compositions of the great composers, is rapidly on the increase. The observances of the Beethoven Centennial and the world-wide plans

Equally important is the matter of providing intelligent, agreeable salesmen. The complaint is all too frequent among record buyers that they are "served" by ignorant or indifferent salespeople. The phonograph department of a piano store should be exactly as good as the best of the piano section, since a chain is as strong as its weakest link.

In Conclusion

The phonograph industry has now the dignity, prestige, and sales value of fifty years of establishment and constant improvement. In addition, it damages no other musical industry, but helps them all. It lowers the dealer's overhead with a tremendously increased volume of sales. It enables the dealer to display a great array of beautiful merchandise on a comparatively small investment. It brings scores, hundreds, even thousands of prospects into the dealer's store who otherwise might never know that that dealer sold pianos.

The Mission of the New Piano Quality

THE new Piano Quality, absorbing with it the Radio, Phonograph, and the smaller music instruments, will be somewhat different from that of the past editions of the famous little book. ¶ The book will be issued quarterly. ¶ It will be of and for music dealers. ¶ It will protect innocent purchasers of music instruments. ¶ It will have a Service Department at hand for the giving of information about any music instrument. ¶ This service will be furnished by a Service Department that will give through the MUSICAL COURIER EXTRA what may be desired, but will also give private information by letter if the dealer or the purchaser for the home does not wish what is asked be published. ¶ All this is based upon knowing the origin of the instrument, whether it be a Piano, a Radio, a Phonograph, a small music instrument or what not—anything pertaining to musical instruments. ¶ The different editions of Piano Quality will carry no advertisements, but will be free and explicit in its arriving at the Name Value of any music instrument through arriving at the manufacturer of it. ¶ No Name Value instruments will be carried in the lists in the little book, and this in itself bespeaks the honesty of its purposes. ¶ The Service Department will do all it is possible in giving honest replies to inquiries, and in this must ask the assistance of the manufacturers, for Piano Quality will guarantee purchasers of musical instruments against deceptions. ¶ The first issue of Piano Quality will appear January 15, 1928, and then every three months thereafter. ¶ The price of Piano Quality will be \$4 per year. ¶ The subscription to the MUSICAL COURIER EXTRA will be \$1 per year.

WILLIAM GEPPERT, Inc.,
Steinway Building, 113 W. Fifty-seventh St.,
New York City

The R. M. A. Manual on Interference a Big Help in Radio Selling

The Radio Manufacturers' Association has prepared and is distributing a booklet which should be of the greatest utility to the piano dealers handling radio or who expect to take on radio lines. It is a semi-technical pamphlet entitled Manual of Interference. In it are listed some of the most common forms of disturbance which, to the layman, are grouped under the general head of static. For a long time all external conditions affecting the radio reception were grouped under the general term static. However, radio investigators, working on the problem for the past few years, have discovered that not nearly all those conditions can be ascribed truthfully to external atmospheric conditions, but actually reside in some electrical contrivances closer at hand. Continued investigations have brought concrete results in actually discovering the disturbing factors and devising methods for overcoming their influence.

All this is of importance to the radio dealer or the piano dealer handling radio, in that it is intimately connected with the problem of servicing. Service was the rock upon which many radio businesses foundered in the past and, despite the fact that there are at the present time any number of radio service departments which are being operated at a profit, the very term service still remains a bugaboo. Despite the new tendency in radio to manufacture fool proof sets that are also completely shielded, there is still considerable difficulty experienced in all these causes of interference. Any raw arc, operating on a jump contact or make and break, has the practical effect of a small broadcasting station, that will sound like a machine gun or a railroad train through the loud speaker.

Solving the Service Problem

Most of these causes can be easily eliminated through a little care and attention. In other words, by careful following of the information contained in the Manual of Interference, one of the most aggravating causes of radio dyspepsia on the part of the piano dealer can be eliminated.

It is quite bad enough to be compelled to take care of the servicing, the replacement of tubes or defects in the wiring system and quite another to chase out on fools errands to correct causes which are not primarily in the radio and for which the complaining customer is often responsible. Among the common causes of interference the RMA lists the following: arc lights, electric heaters, electric irons, electric pads, automatic railway signals, electric curlers, marcelling outfits, soldering irons, waffle irons, shaving mug heaters, percolators, vibratory rectifiers, mercury arc rectifiers, flash signs, elevator controls, small motors, violet ray machines, X-ray machines, electric vibrators, electric meters, telephone dialers, telephone magnetos, leaky transformers, doorbells and buzzers, annunciators, dishwashers, dough mixers, soda mixers, electric typewriters, electric addressing machines, electric phonographs, electric dictating machines, electric computers, printing presses, dust precipitators, hair clippers, automatic towels, oil burning devices, refrigerators, vacuum cleaners, motor brushes, starting commutators, leaky cables, farm lighting systems, electric cigar lighters, street car switches, breaks in third rails, defective light sockets, bad connections in home lighting systems.

Each of these noise producers is taken up in turn in the Manual on Interference and practical suggestions are made for the elimination of the trouble. It is not necessary, perhaps, for the ordinary music dealer to become expert on radio matters to the extent of being able to locate and remedy each disturbing factor.

Home Noise-Makers

The R. M. A. Manual on Interference suggests a careful survey of the home before shouting for an "expert." "Let us conclude," states the Manual "that the set is functioning properly or would be if not annoyed. Then the next step may be taken with a light heart and no apologies.

"Note if any household appliances, such as flat irons, electric fans, violet ray machines and the like are turned on. If so, turn them off and note the result, if any, in the loud speaker.

"This home survey immediately disposes of a multitude of suspects. If the noise stops when any kitchen-gadget is switched off—well the conclusion is obvious.

"In flat buildings where there are a number of departments it is obviously impossible to make this test thorough. A violet ray machine or an unfiltered battery charger may spoil reception for everybody within a half a block.

"But the point remains unchallengeable: 'It is well to clear one's own doorstep before shouting for the constables.'

"If simple measures have no effect on the noise we shall proceed to switch off the light current at the point where the line enters the house.

"The purpose of this scheme is obvious. If after the

opening of the master switch the noise continues it is safe to telephone to the power company for help. Such a test locates the disturbance in the line outside at a point manifestly beyond the powers of a simple householder.

"Observe carefully the time at which the disturbance occurs and co-ordinate it, if possible, with other occurrences due at the same moment.

"For instance one is generally aware when the thermostat trips the trigger of an oil burning furnace equipment. Oil burners have caused trouble in the past because of motor operation and oddly enough have furnished problems that defied the usual solutions. The reason for this is generally the presence of an unsuspected motor—an auxiliary operating a pump at the shortage tank.

"It is easy to observe whether or not the objectionable sound in the receiver is coincident with the passing of a street car or the starting of an elevator.

"Investigate condition of aerial and ground.

"Make sure that insulators are not cracked or dirty.

"Mark condition of weather at time interference occurs.

This properly should be included as a part of 'Good Advice No. 4,' but perhaps it will do as a separate lead for the bloodhounds. Moisture across insulators sometimes causes activity in leaks that are not observable in dry weather. Sleet on power wires causes trouble quite aside from its effect on radio reception.

"Sometimes it may be noticed that wet weather brings better reception in which event one may suspect the potency of one's ground connection.

Some Simple Tests

The manual lists a series of tests for receiving equipment as follows:

"It should be borne in mind that the noise in the loud speaker does not necessarily imply a plot on the part of the power company supplying the light current for the district. Radio instruments are made to deal with minute energies and consequently are of delicate construction. Many an investigating fist thrust inside a receiver cabinet has bent the plates of a variable condenser and a variable condenser with vanes that touch and spark is quite as potent a source of trouble as any spark that ever wandered off a trolley line.

"Batteries likewise have been known to produce noises of their own. Corroded terminals in jacks and battery clips, corroded socket contacts and tube prongs are likely to become vocal if neglected. An open circuit in the audio end will produce a fine imitation of a 60 cycle hum.

"A defective grid leak will fry energetically. Loose connections in the auxiliary equipment of a receiving set may prove quite as obnoxious as loose connections in the house wiring.

"The best radio receiver ever produced is not proof against the home-guard experimenter, rough handling, or neglect. Therefore, in the search for the cause of interference, one might as well start off by making sure that the noise is not of local origin. Which brings us to the first step in any survey:

"1—Disconnect aerial and ground. Connect the input terminals of the set with a piece of bare wire. If when this is done, the noise ceases there is safe evidence that the interference is being picked up by either aerial or ground and it becomes reasonable to suppose that the source of interference is outside the house.

"The corollary is not entirely true. An inductive pickup through wiring in the walls or through a B supply system is still possible. But in any event the field is narrowed.

"2—Test the batteries. B batteries that have lost a third of their rated voltage are as a general rule interesting replies. If the A battery crackles, three courses are open: A—Give it a charge; B—Consult a battery man; C—Sit down and howl.

"3—Look for corrosion and acid creepage.

"4—Test plate supply devices by elimination, substituting B batteries for them temporarily. (Such units cannot be tested by means of ordinary meters inasmuch as their output is too small.)

"5—Check the connecting cable or wires for shorts, open and bad connections.

"6—Check binding posts.

"7—Replace aerial and ground and re-arrange tubes in test for microphonic noises.

"8—Examine socket prongs for corrosion.

"9—Touch jack springs and soldered connections with glass rod or strip of bakelite. If a grating noise results there is a loose joint.

"10—Take out tubes, connect 22 volts of B battery across terminals of variable condensers. If sparks result look for defective insulation or scraping plates.

"11—Test loud speaker cords by twisting or shaking. If noises result replace cords."



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The Wonder Warerooms of the Piano World. One material evidence of the power of music as illustrated by the Steinway piano and its tone and action, backed by the family love for music, which has made the Steinway name the most valued in the world of music and commerce.

Why the Steinway Is the Wonder Piano of the World



MUCH has been printed in the *Musical Courier Extra* the past few months regarding the history of the Steinway piano and the development of its tonal qualities and responsive action since its inception by Henry Englehard Steinway in 1853. What was said tend to show how a consistent loyalty on the part of the descendants of the founder of the Steinway piano. With tone of purest quality established, together with touch and responsiveness of action, artists of renown were compelled to acclaim the fact that the brain could have its conceptions carried to a final realization to the ear of the listener. There yet had to be obtained recognition of musically inclined people to the end that the Steinway could be carried on to a successful commercial end.

The Steinway has always possessed tone and touch to a superlative degree. The processes of manufacturing were solved, the piano itself stood always in the lead—there now remained to convince the public of this fact. Musicians in the early days of the instrument were few, those who loved music were confined primarily to the then called "weaker sex."

The Steinways had a problem to solve, a problem as great as that of creating the tone and touch that laid the foundation for the Steinway success. Music was the incentive that created the Steinway tone. It followed that this tone should be expressed in music, and that music given to the ears of the people in public musical demonstrations.

To this end the great artists of those days and of the present were utilized to carry the Steinway tone to the world, to show the possibilities of the touch of the Steinway piano. This could not be done in a day or in a year. In arriving at these appeals to the people through demonstrations upon the concert stage there was but expressed the love of the Steinways for music themselves, and which has dominated that family in all that was done for the Steinway and for the people.

This has resulted in more good for music than any one educational musical force that has existed for many years. This has carried the Steinway tone through all the countries of the world—what we have seen of this force in the United States has covered the globe. The greatest musicians have been called on for this work, small at the beginning, compared with what it is today, but great in its results.

Today the Steinway piano is heard in more concerts or public appearances than any or all the concert grand pianos of present music development. It is estimated that the present music season of 1926-27 will show the Steinway piano has appeared upon the concert stage of the United States more than 15,000

times, that the name Steinway will be printed upon more music programmes as the piano used than these 15,000 appearances.

All this may appear only as advertising for the Steinway, but it also shows the great work done for music, and also indicates the love of the Steinway family for music, else this would not carry through several generations of the same family, for there is evidence that in this whole movement music has been the incentive. There has been given this pure Steinway tone to the people of the world, the marvelous touch that enables the artist to give his expressions of music through the controlled vibrations of the Steinway, through this has been won the devotion of the great musicians of the day, who carry this to the people, and created a desire and cultivation for music that has done more for music than any other efforts, will expand more than any other one resource, a something that has been given freely, based upon the fundamental love for music by all the Steinways since Henry Englehard Steinway's genius paved the way for his successors to build to the greatness of today.

In the marble Steinway palace erected in Fourteenth Street, New York City, there was expressed this love for music, and a love for the expansion of music created by the leadership of the Steinway piano and its world-wide presentation in concerts that have been educational elements, and done much to advance this country as a musical center and creating a respect in the art toward us in foreign countries.

Today all this is going on; the Fourteenth Street marble palace has passed on after its work of advancing the cause of music, and now this advancement is shown in the wonderful building in Fifth-seventh Street, New York City, where the pure tone and expressive touch of the Steinway are shown in the most wonderful and beautiful piano warerooms in the world.

This last evidence of the Steinway greatness is but material in a way. Music created the Steinway piano, and this last evidence of greatness is but an illustration of the wonders of music in a material form.

In a word, then, is the question answered as to why the Steinway is the wonder piano of the world. That word is Music. It has dominated in all the Steinway family has done to advance the Steinway piano and to create a love for music by the people. The New York Steinway Building is but one evidence of the power of music as expressed by the Steinway family. Each head of the family, beginning with Henry Englehard Steinway, passing on to William Steinway, son of the founder; Charles H. Steinway, grandson of the founder; Frederick T. Steinway, grandson of the founder; and today Theodore E. Steinway, grandson of the founder; has held faithfully to this ideal.

Ampico Enters New French Alliance— To Be Installed in Gaveau Piano

According to a recent announcement made by C. Alfred Wagner, President of the American Piano Company, an arrangement has been effected whereby the Ampico will be installed in one of the best known French high grade pianos. This instrument is the Gaveau. For many years the house of Gaveau in France has been known as one of the most progressive institutions in that country. It has always set a high standard of manufacture and some of the encasements and designs originated by this house have been genuine art products. It probably enjoys the widest popularity of any make of French piano.

The house of Gaveau maintains a very beautiful and artistic retail wareroom and recital hall in the Rue la Boetie in Paris, France. This charming little salon is very popular among French artists and is in constant use throughout the music season. The house of Gaveau itself dates from 1847 and is capitalized at 16,000,000 francs. The Gaveau factories are extensive and have an annual capacity of

highly regarded not only in France, but in Belgium, Spain, Switzerland and the other countries of Europe.

The arrangement which brought the Ampico reenacting medium to a combination with the leading high grade pianos of Europe has had a marked effect upon the output of this mechanism. It has enabled a greater utilization of the wonderful Ampico library and has helped spread the message of music through the great Ampico artists, to a wider section of the world than ever before. It is of interest to note that in this great series of affiliations which have so prominently identified the name of Ampico with that of the great European piano makers, that this advance has not been made at the expense of the wonderful instruments which, prior to these foreign connections, were the sole representatives for this wonderful medium. The Knabe, Chickering, Mason & Hamlin and Foster & Armstrong all have important representations abroad and many instruments of these makes both as manual instruments and with the Ampico installa-

thing in music, including pianos, phonographs, radios, musical instruments, piano rolls, records and sheet music. The sheet music division, incidentally, is said to be the largest in the South.

The Grunewald piano representation is headed by the Steinway, which sets a standard for all of the instrumental lines carried. The company is now located at 733 Canal Street, one of the central musical locations in the city.

Sherman-Clay Introduce New Method in Piano Selling

A department of Custom Design has just been added to the piano activities of Sherman, Clay & Co., at its San Francisco retail store. This means, according to Richard Ahlf, head of the piano section of the firm, that customers can order any make, shape, color or style of pianos they desire. Mr. Ahlf pointed out that "Custom Made" will carry out the usual trade meaning of the term, in that each piano turned out by this department will be a piece of individual construction, and not a unit in mass production. The music house has engaged A. Ambrose Whitmer as manager of the Department of Custom design. He has had



Etienne GAVEAU
Officer of the Legion of Honour

Above: Head of the House of Gaveau, and on the right the artistic warerooms of that concern in Paris.



Le Siège Social, 46-47, rue La Boetie

7,500 instruments, of which number about one third are player pianos, the others being of the straight or manual type. The Gaveau factories are modern in every detail and the standard of workmanship is unusually high, due to the continuity of service of many of its employees.

Many honors and decorations have been visited upon the Gaveau institution in acknowledgment of the fine qualities of the instruments manufactured by that company. The head of the house of Gaveau is an officer of the Legion d'Honneur, while there is a whole host of medals and diplomas granted to the Gaveau piano at national and international exhibits during the past eighty years.

In the Paris warerooms there is maintained a world famous collection of pianos in which are to be found authentic examples of instruments actually in use in the salons of the nobility from the times of Louis XV and Louis XVI until today. In the Gaveau Recital Hall such famous series of concerts have been and still are held as the Concerts Colonne, Pasdeloup Concerts of the Paris Philharmonic Orchestra, of the Philharmonic Society and many more. In Gaveau Hall have appeared many of the artists who have achieved fame in our time, including Saint-Saens, Debussy, Ravel, Richard Strauss, Busoni, Cortot, Rubenstein, Heifetz, Kreisler, Kubelik and scores of others.

This new alliance with one of the leading French piano manufacturers adds another link in the chain which is placing the Ampico in leading pianos throughout the world. This follows the precedent established a few years ago when similar arrangements were concluded with leading piano manufacturers in England, Germany, Austria, Australia and Canada. This new arrangement is of particular importance, for the pianos bearing the Gaveau name are

tion are known abroad, having been placed in the homes of very prominent personages of all nations.

The list of instruments of foreign make in which the Ampico reenacting mediums are now obtainable reads like an honor roll of the leading piano manufacturers, the Ampico now being obtainable in the following instruments: in England, the Broadwood, Chappell, Collard & Collard, Hopkinson, Marshall & Rose and Rogers pianos; in Austria, in the Bosendorfer; in Germany, in the Gottrian-Steinweg; in Australia, in the Beale; and in Canada in the Willis & Co.

Grunewald's, New Orleans, Celebrate 75th Anniversary

The honored old house of Grunewald's, of New Orleans, Louisiana, recently celebrated its diamond jubilee with an impromptu celebration which attracted wide attention throughout the city. Grunewald's, in its seventy-five years of existence, has shown a continuity of high grade merchandising methods that has been equalled by but few factors in the trade. Throughout its existence the house has been directed by direct descendants of the founder of the institution. Louis Grunewald founded the organization in 1852. B. M. Grunewald, now President, is the third generation, a grandson of Louis Grunewald, founder, and son of William Grunewald, representing the second generation.

The spacious warerooms which house this institution are among the most artistic in that section of the country, possessing excellent display facilities for all its lines of musical instruments. Grunewald's properly falls under the classification of being real music dealers, handling practical every-

years of experience as an interior decorator and is considered an authority in the matter of period styles.

One of the activities of the Custom Design department will be to design pianos to harmonize with customers' period rooms. People who own period rooms and wish to purchase pianos to fit harmoniously into their period surroundings, can consult with Mr. Whitmer who will make suggestions and design pianos to suit the purchasers' desires. While the new department is intended especially for purchasers of Steinway and Duo Art pianos generally, it will also be available for those who desire to purchase any of the Sherman, Clay & Co. lines of pianos. The firm's shops have turned out some notable examples of decorated pianos during the past few years. For the Customs department, some of the work will be done by the Sherman, Clay & Co.'s shops and some will be done especially at the various piano factories.

School Band Contest for San Francisco

The San Francisco Civic Association, in charge of Music Week activities for that city, has decided to hold a second annual school band contest in connection with the city's 1928 Music Week. E. J. Delano, manager of the retail small goods department of Sherman, Clay & Co., in San Francisco, has been asked to act as Chairman of the band contest committee, a post he filled very efficiently last May. Mr. Delano has accepted and states that the personnel of the committee will be about the same as it was last music week when it gave representation to all the leading band and orchestra dealers of the city. The 1927 committee was not organized till last February, so work is being begun early for the 1928 band contest for high schools, to be held again in connection with music week.

Radio and the Music Dealer a Logical Sales Combination

By H. R. CARLISLE
Atwater Kent Manufacturing Company

Long before "Old King Cole" called for his "fiddlers three" there was a demand for music. Delve back into the earliest history of man or the ancient myths and you will find that music has played its part.

In biblical times or in earliest uncivilized parts of densest Africa, various instruments were constructed so as to produce sounds welcome to the ear and which would stir some hidden desire in man for rhythm. Most of these instruments were very crude in those early times and for centuries little improvement was made in them. But during the present day not only do we have the finest musical instruments it is possible to construct but we have a modern means of enabling millions of people to listen to concerts of the highest calibre without any necessity of assembling for the purpose and whilst they are scattered over the entire country, in every town, city and farm home.

Radio, that great gift to mankind, has made it possible for rich and poor alike, to enjoy the wonderful instrumental and vocal broadcast concerts without leaving their favorite easy chairs at home.

Since the advent of Radio the interest in music has increased more rapidly than ever before. The demand for sheet music, for phonograph records and for musical instruments has shown a corresponding increase.

"Neighborhood" Sales

For example, your neighbor may not own a radio set today, but they can hear the selections coming over your set and taking a fancy to certain tunes, they make it a point to purchase a phonograph record of that particular song or fox-trot for their phonograph, resulting in a sale for the nearest phonograph dealer. Again, they hear a string quartet coming over your set—result, little Bobby the youngest of the household must have that ukulele he has been coaxing mother to buy.

Finally it becomes a simple matter to sell that neighbor the advisability, yes, even the necessity of their having a radio in their home, rather than depend on what they happen to get from the set next door—and a dealer gets the sale.

Considering the foregoing accumulation of events, to what dealer would this prospect go for his radio purchase? Naturally the answer is—to the music dealer, who also handles radio.

Radio we all admit—is a modern means of obtaining the best in music at the lowest possible price.

What an enormous expenditure would be required, what a vast amount of time utilized in order to hear all of the concerts open to the radio owner free of charge.

The Logical Outlet

A few years ago many of us were unable to say just what class of dealers would be the logical and ultimate outlet. Soon, however, it became apparent that no one was in a better position to do so than the music dealer and today records prove that such is undoubtedly the case and that the music dealers lead the field by a large majority.

There are many reasons why the music dealer is the logical radio outlet, but most important of these is the very fact that the music dealer has had years of experience in catering to the wants of the public, in assisting them to choose the musical instrument best suited for their purpose and in constantly creating the desire on the part of the public for better and better music.

The music dealer establishment is usually of the highest grade, neat, attractive, dignified, comfortable and inviting. In short, the music dealer's place of business is of a calibre which not only invites the public, but also holds forth a gilt edge invitation to manufacturers of products of the very highest quality. The music dealer's establishment as a rule is an appropriate setting, designed especially for placing therein musical instruments and radio sets of quality from which the music loving public can derive pleasure and convenience while making their exacting selections.

Years of experience in tying in with manufacturers' national campaigns, years of careful study devoted to the merchandising of musical instruments, years of solicitation, of canvassing, and of building a greater and greater desire for music on the part of the public, has made for the radio manufacturer an ideal outlet for radio receiving sets and radio speakers of high quality—the music dealer.

The Music Dealer Knows

Undoubtedly the music dealer knows how to sell music and that is just what we are selling in the radio business. Not mechanism, not condensers, grid leaks, coils of wire,

etc., but music, high class broadcast programs with which the universal ether is filled, ready for the radio owner to choose what he wants and sit back comfortably and listen in. No one knows better how to push this angle of selling through, better than the music dealers, no class of merchants have had the training and experience along these lines that the music dealer has had, and it is, therefore, a fact that the music merchant is the logical and best outlet for radio. Going back over the past twelve months alone, there has been many music dealers added to the strong chain of merchandisers handling radio and more and more of the music dealers are taking on radio of proven merit and realizing a reasonable increase in profits thereby, and it has placed radio merchandising on a much higher plain of retail outlet than ever before and promises continual improvement in this direction.

The radio manufacturer who wants his product properly displayed, correctly merchandised and served to the public in a superior manner must in the majority of cases have music dealers on his list.

The wholesaler must do likewise and will build up a permanent and substantial dealer organization thereby. The music dealer realizing full well the advantages to him in handling radio will choose radio products of proven merit and backed up by a manufacturer who has a merchandising policy which is right from every angle from which it may be questioned.

Presentation to Philip T. Clay

As a means of expressing their appreciation of the work done by P. T. Clay, President of Sherman, Clay & Co., during his term of office as president of the Western Music Trades Association, the retiring directors decided to present him with a large silver cup. The Presentation committee has as Chairman Frank Anrys, vice president and general manager of the Wiley B. Allen Co., the other members of the committee being: Morley P. Thompson, Coast representative of the Baldwin Piano Co., Shirley Walker who was Association Secretary during Mr. Clay's term of office, and James J. Black of the Wiley B. Allen Co. Retiring directors throughout the Coast were associated in the tribute to Mr. Clay. Arrangements were made to surprise Mr. Clay with the presentation, during the latter part of November. The inscription on the handsome, sterling silver trophy reads:

"Presented to Philip T. Clay, President of the Western Music Trades Association, 1926-27, by the officers and directors in token of their esteem."


Eleven Brambachs in One Hotel

So much satisfaction has been given by the Brambach Baby grands, installed by the new Mark Hopkins Hotel some months ago in its de luxe apartment suites, that another of these good little grands has just been purchased from Sherman, Clay & Co. This brings the number of Brambachs in the San Francisco hotel up to eleven. Harald Pracht, retail piano sales manager for Sherman, Clay & Co. in San Francisco, considers that the increasing installation of these pianos by the hotel is a tribute, not only to the popularity of the Brambach Baby grand but also to its wearing qualities, since a succession of people must handle them.

To commemorate the eleventh Brambach purchase, Sherman, Clay & Co. installed an interesting window display showing two of the little grands, placed between a large photograph of the hotel. Sprinkled about in an effective manner were sepia-colored views of some of the de luxe suites, showing the Brambach grands.

Settergren Lauded by American Artist

The B. K. Settergren Company has just issued a follow-up letter on its recently issued catalogue, which was described at some length in a previous issue of the MUSICAL COURIER EXTRA. The follow-up letter is in the form of a single page circular, bearing an endorsement by Corinne Rider-Reed (Rider-Kelsey) of the Settergren grand. Madame Rider-Kelsey is one of the best known American sopranos, who has received favorable press comment on her recitals in many cities in the United States. In a letter written to Whitney, Blaine & Wildermuth Co., Settergren representatives in Toledo, Ohio, this famous artist said: "The new Settergren Grand which was recently installed in my studio is proving even more satisfactory than I had anticipated. The tone quality is ideal for my needs and the size entirely adequate and more desirable for the home or small studio than a larger size."



**The
CABLE
COMPANY**

Makers of Grand,
Upright and In-
ner-Player Pianos,
including Con-
over, Cable, Kings-
bury, Wellington
and Euphonia.

Chicago


KRAKAUER BROS.

FROM 1869

ARE GOOD PIANOS ALWAYS

UPRIGHTS, GRANDS, PLAYERS

136th Street and Cypress Avenue, New York



**FRANCIS
BACON
PIANOS**

Since 1789

THE Bacon Piano enterprise links up, year after year, into a chain that extends as far back as 1789, a record unparalleled in the history of piano manufacture. Such a record is sterling proof of successful progress through satisfaction to the purchaser and sound business for the dealer. The name sells the piano, the piano sells the name.

THE BACON PIANO COMPANY

W. P. H. Bacon, President

601 West 50th Street, New York City

1222 Kimball Building, Chicago

462 Phelan Building, San Francisco



The Aeolian Company Presents

This page and the page opposite give a pictorial representation of the period music rooms which attracted wide attention from the time the exhibit opened until it ended. A complete account of this was given in the November 15th issue of the *MUSICAL COURIER EXTRA*. Unfortunately, the photographs were not available for reproduction at that time. The photographs, as they appear on these two pages, constitute a tour of the Aeolian period music rooms. The tour starts with the photograph in the upper left hand corner, proceeds straight across both pages, down and back across the bottom. The first photograph in the upper left hand corner of the first page is the Aeolian Salon, on the main floor. The tapestry shown behind the instrument was made in 1690, by Jacques Vander Borgh, and the scene depicted is Louis XIV at the Theatre Fontainebleau. The next room is an early 18th century English room, decorated by Arthur Vernay, Inc. The piano is a Steck period grand.

The third scene in this Aeolian art tour shows the stage of the intimate Aeolian concert hall, with its wonderful tapestry. The fourth picture is that of the Italian room, decorated by William Baumgarten & Co., and containing the Weber Duo-Art grand, Florentine mode. Note the tendency in this picture to treat the piano as part of the room furnishing rather than as an individual instrument. The fifth picture is a view of the reception hall on the third floor, showing the piano in rather an exotic setting.

Picture number six is another early 18th century English room, decorated by Lenggen & Morant and contains the Weber Duo-Art. Note how radically the





the Piano as an Art Product

treatment of this music room differs from that of the Italian room shown above. The difference is a fundamental one, between the pervading modes of the two periods presented, which is carried out with admirable fidelity in the arrangement. The seventh is a closer view of the piano shown in the reception hall. The milieu is an excellent likeness of a lounge of a theatre and shows how well these beautiful instruments adapt themselves to public places of display. The French room, to the left of the reception hall scene, is one of the most interesting rooms of the entire display. The French room is decorated by William Baumgarten & Co., and contains a Weber Louis XV model, decorated in the Venetian manner. Note the remarkable conformity of design and decoration of the piano with its surrounding objets d'art. The tapestry forms an interesting illustration of the French artistic spirit of the times.

Picture number nine, in the lower left hand corner of the page opposite, is again one of the reception hall, giving a closer view of the beautiful little Italian marble fountain, also an art model grand, against a beautiful background of tapestry. It is interesting to note how fine a background these old tapestries make for the piano. The last, but by no means the least interesting of the period music rooms is the early 18th century English room, immediately below the starting point of the tour. It contains a Weber piano, Queen Anne model. Stylistically it reverts to the scheme of decoration which seeks to submerge the individuality of each object of furnishing into the harmony of the scene as a whole. When the instrument is viewed from the entrance, it is almost invisible. The panelling in this room forms a staid and artistic background.





KURTZMANN

"The Piano That Endures"

DEALER CONFIDENCE MUST ALWAYS BE EARNED

SOME pianos stay sold to the customer through force of necessity,—but they do not stay sold to the dealer.

He expects—and rightly—a combination of factory knowledge, workmanship and materials which shall assure freedom from complaint and permanent satisfaction to the purchaser.

Now, with all the pianos in the crucible of competition, it is gratifying to be able to state that our dealers are more enthusiastic than ever over Kurtzmann quality—which has never been lowered to meet a price!

New catalog now available, also open territory proposition for interested dealers.



KURTZMANN

C. Kurtzmann & Co.
Established 1848



526 Niagara Street
Buffalo, New York

The Radio Universally Recognized as a Real Music Instrument

By ROBERT W. PORTER

Vice-President Spltldorf Radio Corporation

After it is all said and done radio is rightly classed today as a musical instrument. Regardless of what goes into the making of a piece of radio apparatus this statement is true. Despite the fact that radio is more than ever before an electrical proposition—from the angle of construction—it is nevertheless just taking its place as a musical instrument, paradoxical as this may appear. There are reasons.

It is not my purpose to review the whole history of radio merchandising and the various phases through which it has progressed with the public, now general; at one time, restricted.

Music Predominates

From the public's window, radio is looked upon as a musical instrument because of what comes over the air at the average turn of the dials. Great interest it is true is aroused in radio during such occasions when championship ring battles are on, when the World Series is played and, to a lesser extent, perhaps, for other sports, and occasionally when a President addresses the citizens, but it is a fact that the average use of the radio is to bring music into the home. A casual examination of radio programs indicates this but definite proof is had in the homes when the radio is

ested, or if interested only casually so, became absorbed in set ownership and, while the demand has not been fully met by any means—a scarce one-fourth of the potentiality being touched without counting replacements—the radio market widened to the extent potentially, at least, of the homes of America. And throughout the world the market, while not everywhere as active as in the United States, grows apace. Development of radio, both in the transmitting and receiving apparatus, has made it possible to yield reception of equal quality with the origin of the broadcast and, in the finest types of radio sets the theoretical possibility becomes an actuality.

Incidentally, I may say in passing that only those factories especially equipped in laboratory, electrical devices and personnel, are in position today to turn out the apparatus that can meet the exacting requirements from the side of technical performing, even though good performance is accepted as a surety of standard outfits in the business.

"Dressing Up" the Radio Set

But when the realization came that beauty of ear was not enough to build the final touch designated as "demand,"

Old England and Colonial America were drawn on for the inspiration of cabinetry there was added the aesthetic touch long craved in the industry. The response was immediate on the part of the public which is always quick to sense a falling in with such a universal appeal as beauty.

New Electrical Development

Hand in hand with this idea of Beauty in Radio has come the development of the all-electric receiver. For while the cabinet was being beautified the operation of the apparatus was being simplified. Here again the public was met on its own ground, for there is an unmistakable demand for receivers that can be hooked into the lighting socket and operated as other electrical appliances are operated.

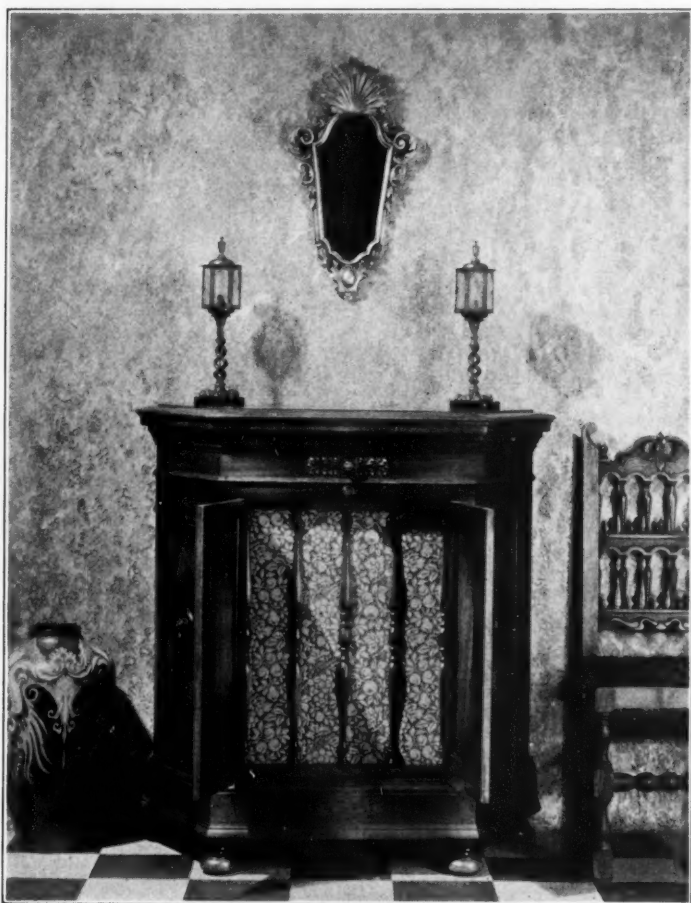
To the music dealer, particularly to those dealers not now handling radio, I should like to call attention to the following message recently given out by Hal P. Shearer, radio sales manager for Spltldorf, whom many piano dealers know through his long association with the piano industry. Mr. Shearer said: "The advent of radio has helped the piano and the piano dealer and we are sure to see a spreading of interest among those heretofore more concerned with other lines of musical instrument merchandising.

"Following the lead of outstanding houses in the larger cities, music stores in smaller communities are giving to radio the importance it deserves as an article of home entertainment, education and decoration. In this they are not outdone by any other class of retail outlets handling radio apparatus. Many of the finest examples of radio merchandisers are found in the lists of the musical instrument merchants."

The Service Side

In conclusion, I should like to point out the necessity for the music merchant who handles radio—and soon, I believe, all will be handling radio, to consider the importance of thoroughly being equipped for the servicing of the all-electric set, the latest development in radio. While, in the finest sets of this new kind, little attention is ordinarily required, it is well for the merchant to know all the possible adjustments and repairs that may become necessary and be prepared to become the authority on the subject of the all-electric set in his locality. Work with the manufacturer making it possible to get this instruction is my advice.

Beauty of
encasement
in the
radio of today,
exemplified
in this
artistic
Spltldorf
Cabinet type
radio



"turned on" for the evening's entertainment. Broadcast reception, at least, is musical to its finger tips.

There were several steps in bringing radio out of the realm of toys and novelty to a recognized place in the world of music. They were, without consideration of which was the most important: Improvement of broadcasting, improvement of radio receivers and speakers, simplification of radio operation, and beautifying of radio cabinets. To the various subheadings under each of these should be added, from a merchandising standpoint, the determination of the music merchant to take hold of radio and make it a vital part of his business.

Real Tonal Quality

When beauty that charms the ear became an integral part of broadcast reception, millions not theretofore inter-

then was born the idea that is to break down whatever procrastination of purchase gripped myriads of people who probably could not thoroughly analyze their own feeling as to why they had not yet "bought a radio." This was the idea of Beauty in Radio—that charms the eye as well as the ear. In other words, building authentic furniture for the housing of radio receiver units. It is needless to point out to readers who know the full importance of the bringing of the art of the interior decorator to the designing of the cabinet for the musical instrument, what this step means in radio. One has but too look back across the pages of the history of the piano and allied industries to find the answer.

It was a brand new idea in radio, this one of employing a special designer to fashion the cabinets first and then fit the radio units to the cabinets! When the Italian Renaissance,

The NEW Incomparable original WELTE-MIGNON Reproducing piano

with the entire mechanism installed within the confines of a normal straight grand piano case, employing no drawer, no side-curtains, no distortion of the case, and still maintaining the artistic supremacy that has been conceded to the WELTE-MIGNON since its inception.

WELTE-MIGNON CORPORATION
695 Fifth Ave., New York

Mawalac The Permanent Lacquer Finish for Pianos and Fine Furniture

Manufacturers: Upon request and without obligation an M. & W. Co. lacquer finishing expert will help you solve your finishing problems.



MAAS & WALDSTEIN COMPANY
Established 1876

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Offices and Warehouses: 1115 W. Washington Blvd., Chicago.
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A new invention by Gulbransen heralded to the world—the Combination Registering and Reproducing Piano, using ordinary piano pedals. Announced in full-page advertising in The Literary Digest of Nov. 5th.

AGAIN GULBRANSEN LEADS ... NOW AN ENTIRELY NEW TYPE OF PIANO

A new invention — A remarkable combination of all modern piano features

THE first instrument of its kind!
Made for any kind of playing possible on a piano.
First, reproduces with absolute fidelity the playing of the great artists! Plays rolls electrically.

Second, registers your personal expression! Music rolls may be played by you by the ordinary piano pedals.

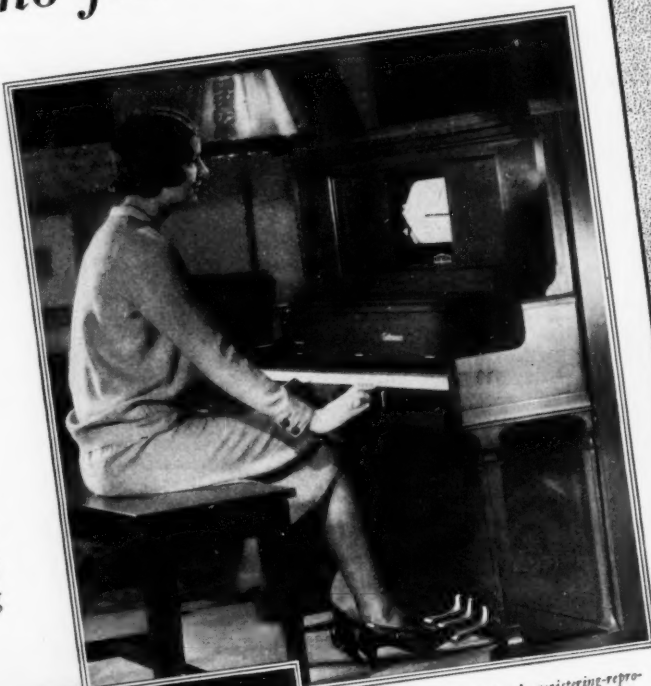
Third, playable by hand!

Costs \$715 in the Community Model—in the Suburban Model, \$820. Ask one of our dealers about this amazing combination Registering-Reproducing Piano.

Other Famous Models

Other Gulbransen pianos representing the utmost in tonal quality, responsive action, beautiful appearance—Grands (including beautiful Period Models), Uprights, Registering Pianos, Reproducing Pianos and the new combination—\$295 to \$2,100.

National Price stamped on each instrument at the factory. Gulbransen dealers want you to have this protection and service.



These are the pedals you use for playing by roll

The artistic small pedals in the registering-reproducing Suburban Model give it particular grace and refinement

FREE BOOK
GULBRANSEN COMPANY
3230 W. Chicago Ave., Dept. 11
Chicago, Ill.

Send me new full-color literature on Gulbransen pianos. I am interested in:
☐ Upright ☐ Grand ☐ Roll-played Pianos

Name.....
Address.....

(Trade Mark Reg.)



The National Association of Piano Tuners recommends that all pianos be tuned from two to four times a year. Your Gulbransen deserves this care

GULBRANSEN Pianos

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Music Dealers Should Carry "Everything in Music" Says Sonora Executive

"There is no reason why the music dealer should not handle everything in music," said F. V. Goodman, vice-president and Eastern sales manager of the Sonora Phonograph Company recently in an exclusive interview with a representative of the *MUSICAL COURIER EXTRA*. Continuing, Mr. Goodman said, "The music dealer is a logical retail outlet not only for pianos, but for radios and phonographs as well. His store should be the central mart for the purchase of all things musical. Furthermore, the piano dealer needs these supplementary lines to round out his business and make it mean something in a musical way in his community."

"Beside this," stated Mr. Goodman, "there are wonderful sales possibilities for the established piano dealer who decides to branch out into these allied fields. Every home in which he has placed a piano is a prospect for a radio, or a phonograph, or combination radio-phonograph instrument as well. The belief that there is room for only one musical instrument in the home is founded on a fallacy. There are varied musical tastes within the family and these varied musical instruments are needed. The sale of a radio set, for example, does not mean that there is no possibility for the sale of a piano or phonograph to the same family. It must be admitted that there is at the present time a leaning

least that part of the sale prior to the actual final demonstration and signing of the contract.

"With these facilities of the piano dealer being made to extend over the field of radio there are presented excellent sales opportunities. It means that the message of radio will be carried into the so-called 'wasted territories,' those districts not possessing radio outlets, or insufficiently serviced by inferior stores.

"There is no doubt that the piano business has been affected to some extent by the new developments in radio. This business, or at least a large part of it, belongs properly within the sphere of the music dealer, and he can get it, if he only makes the proper tie-up. At the present time it is perhaps more necessary than at any time in the past. The piano dealer, catering to only one class of purchasers of musical instruments misses out. His business is not sufficiently rounded to include all possible prospects.

A High Grade Proposition

"Now is the time for him to make a change and get his share of the lucrative business" which he is deliberately shutting out through over-specialization. There is no good reason as to why this change should not be made. Radio is now a high grade merchandising proposition. There has been a wholesale and wholesome clean-up in the radio business during the past few years. The weaker elements in the trade, who were not strong enough to afford protection to their dealers or whose unit production did not permit them to offer a good salable proposition to their retailers, or who through other limitations were putting out over-priced, inferior products have been forced to the wall.

"The radio today can take its place at the side of the piano without casting the slightest shadow of discredit upon it. The line is complete from the small portable machines to the all electric set and the beautiful combination instruments, with art encasements in period designs.

"Another important consideration for the piano dealer in taking on these supplementary music lines to round out his business is the fact that the bulk total of sales of radio, phonographs, records and accessories will very shortly become a real factor in his gross business. The piano dealer with his large unit sale is likely to overlook the margin of profit in an article of a smaller unit price but a quicker turnover."

Mr. Goodman then went on to outline the general policies of the Sonora company. He stressed the fact that the Sonora will have a complete program for the radio and the phonograph, including the all electric combination radio-phonograph. The phonograph factory force is still intact while a skilled radio personnel has been secured to make this end of the Sonora production measure up to the high standards which this company has always upheld.

At the present time the Sonora company is making a careful study of retail selling conditions as they actually exist, and is attempting to strike a general average through the study of stores of all sizes and in all parts of the country. Upon the results of this scientific study and analysis the future merchandising policies of the Sonora company will be based. Everyone handling Sonora products will be assured of fair treatment on an equitable business basis.

Fred Colber on Lecture Tour

A number of clubs, especially business men's organizations, were addressed by Fred Colber, Steinway Duo Art recorder, during his tour of California which included Los Angeles and San Francisco. Mr. Colber made his headquarters with Sherman, Clay & Co., being especially associated on his trip with G. A. R. Schiller, Coast representative of the Aeolian. Mr. Colber's address, made to clubs, was entitled: "Business Men and Music." He gave musical numbers in the course of his talk, using his own recordings for the Duo Art. In San Francisco he spoke before such well-known bodies of business men as the Commercial Club and the Mutual Business Men's Club, and he also gave a talk which was broadcast over KFRC.

E. J. Jordan on Coast Visit

A Pacific Coast tour of inspection was made, during the latter part of November by E. J. Jordan of the Ampico Company. While in San Francisco, as well as elsewhere, Mr. Jordan called on all Ampico dealers to tell them of the new 5-foot Ampico Symphonique piano. This new grand has been arousing considerable interest among San Francisco Ampico dealers who have been awaiting arrival of the first models. It was stated at the Wiley B. Allen Co., that, on its arrival, the new Ampico Symphonique grand will be well advertised.



Frank V. Goodman
Vice-President and Eastern Salesmanager
Sonora Phonograph Co.

toward the radio, but this is largely because the radio is still a novelty.

"When the phonograph was first developed the same fears were manifested that the phonograph sales would be made at the expense of the piano, but experience proved that there were thousands of homes in which both instruments were represented.

"In other words, handling complete musical lines, and being able to cater to any desire on the part of the music loving public gives the music dealer an automatic follow-up system on customers who have already been sold one type of music instrument and who are therefore friendly to the house.

Radio Never Really Merchandised

"This leads directly to another point of paramount importance, tending to prove the fact that the piano dealer, or music dealer, is a logical outlet for the radio and phonograph. Radio, and to a large extent the phonograph, also, has never been really merchandised. Up to the present time it has not been necessary for the radio dealer to do any extensive 'digging' for prospects. 'Drop in' trade has been the chief reliance, this naturally being stimulated by newspaper advertising.

"The piano dealer, on the other hand, has built up a wonderful follow-up system for prospects. Possibly the biggest part of actual piano selling is done outside of the store, at



QUALITY FIRST
AND FIRST
QUALITY



FOR THE DEALER WHO WANTS A COMPLETE LINE

50 varieties of style, size and woods in Upright Pianos, Apartment Pianos, Grand Pianos, Foot Players, Electric Players, Reproducing Upright and Grand Players.

Jesse French & Sons Piano Co.
NEW CASTLE, INDIANA

THE FAIRBANKS COMPANY

SPRINGFIELD, OHIO

Manufacturer of Piano Plates

SEASONS GREETINGS

to the

PLYWOOD and WOODWORKING TRADE

and

*Best Wishes for a Most
Prosperous and Successful
1928*

PERKINS GLUE COMPANY

Factory and General Offices:

Lansdale, Pennsylvania

Sales Office:

South Bend, Indiana

A FRANCHISE *twice as valuable*

WHEN you secure the agency for Pianos equipped with the Welte-Mignon (Licensee) Reproducing Action, the DeLuxe Reproducing Action (foot operated), the Auto DeLuxe Expression Action (electrically operated) or the DeLuxe Player Action, you have a franchise which carries double value.

Added to the good features of the piano itself are the great prestige and known worth of the type of action which is installed in it. Auto Pneumatic Actions are the products of twenty years' experience and of millions spent in experimentation and development. It is safe to say that Auto Pneumatic Actions are perfected to a greater extent than any others. A thorough knowledge of production methods and costs make it possible for us to produce actions at a lower cost. This saving will be passed along to the dealer.

Prepare for 1928 by securing a franchise which carries with it Pianos equipped with these famous actions.

Welte-Mignon
(Licensee)

*There is an Auto Pneumatic Action equipped Piano
to meet every class of trade*

AUTO PNEUMATIC ACTION COMPANY

William C. Heaton, President

**FIFTY-FIRST STREET AND TWELFTH AVENUE
NEW YORK CITY**

Zenith Radio Corp. Starts Clean-up of Fraudulent Radio Advertising

The Zenith Radio Corporation has started a determined effort to clean out the fraudulent radio advertising, which is still to some extent prevalent in the industry. The Zenith interests are doing this partly to protect their own name value and even more for establishing the general principle of protecting name value in the Radio industry.

Ever since its formation, the Zenith has attempted to live up to the full significance of its name, to stand at the very top, both in the quality of its products and in its methods of doing business. It has engaged extensively in research work. For many years it has controlled an experimental broadcasting station of the portable type, with a view to determining reception conditions, especially in the territory in and about Chicago. Its interest in scientific things was best demonstrated, perhaps, by its eager cooperation with the scientific expedition of Commander Donald B. MacMillan, in his expedition to the Arctic region, in conjunction with the Chicago Radio Laboratory, which held at the time of the first Polar expedition a manufacturing agreement with the Zenith company.

A full account of both of the famous expeditions has been published in the MUSICAL COURIER EXTRA, as well as

of advertisements, of which one is reproduced below, offering for sale a so-called McMillan Radio Set, claiming that this was the set used by Commander MacMillan, on his Polar trip.

The Zenith Radio Corporation, in its formal brief, states that the radio installed aboard the yacht Bowdoin, was installed by the Zenith Radio Corporation through the Chicago Radio Laboratory, and offered proof of that contention in the form of photographs taken at the actual time of installation, photographs showing Commander MacMillan in his cabin, operating the Zenith radio apparatus and other material. This took place in 1923, of which the above are proofs that it specifically occurred. In the 1925 expedition, the radio installation was again the Zenith, this time being a set manufactured by the Zenith Radio Corporation itself, which then had begun its production.

The 1925 expedition was under the auspices of the National Geographic Society, in cooperation with the United States Navy. In this expedition, Lieutenant-Commander E. F. McDonald, Jr., President of the Zenith Radio Corporation, was in charge of all radio communication. The steamship Peary, which was the official expedition boat, is

The Zenith company offers proof of its contention that the Zenith radio set and only the Zenith was used for radio reception on all the MacMillan expeditions and claim that the name McMillan, used in the Mark's Auto Accessories advertisement, was merely a thin subterfuge through a slight variation in spelling.

The Zenith Radio Corporation and its energetic President, E. F. McDonald, Jr., deserve a great deal of credit for their courage in exposing an evident attempt at fraud. It is hoped that this action will have a remedial effect upon all similar attempts. If all the responsible factors in the radio industry were to proceed vigorously against those who, by false claims, were undermining the name value of their products, there would be a remarkable difference to the legitimate dealer.

It does not matter how small an individual is, nor the inconsiderable damage that he may be doing, it is the accumulated effect of hundreds of dealers operating along lines that range from unethical to illegitimate that counts. It is one of the stumbling blocks that has stood in the way of responsible retailers taking on radio. It has made for cut-throat competition.

It is perfectly true that this condition is by no means as bad today, generally speaking, as it was a few years ago. The fake advertisers kill each other off but, unfortunately, this is like the fabulous hydra and as soon as one head is cut off, others appear in its place. A few court actions with the subsequent damages to be charged, would go a long way toward discouraging others engaged in these illicit practices.

Heretofore there has been but little actual efforts made to place the advertising of "gyp" radio houses on a clean, ethical basis. The work has been left to the various Better Business Bureaus, or to the retail trade, the manufacturers only coming into the conflict when there was an actual violation of copyright and patent rights. The Zenith name is not directly involved in the supposed claims of Mark's Auto Accessories concern. Nor in all probability are there great interests at stake.

The one point on which the entire action rests is the fact that the public is being defrauded and that the name value of the Zenith Radio Corporation is being lowered.

It is a good sign when one sees a solid and respectable factor of an industry come to a realization of what Name Value means to it. And it is a better sight when such a factor actively and aggressively enters into an action to have the wrong redressed. It marks a definite turning point in the industry. It is another indication that radio is definitely entering upon an era of sound, honest merchandising, and that all the retail factors in the industry are to be accorded the protection that is due them from those who manufacture the goods they sell.

Federal Radio Business Good

According to officials of the Federal Radio Corporation, that company is enjoying one of the best years in its history, production being reported to be far ahead of previous years. It is unofficially estimated that Federal Ortho-Sonic sales for September and October exceeded those of the same period in 1926 by over 30 per cent. The higher priced models are also going over well, which the company regards as one of the most promising indications for a generally healthy season.

THE LANSING STATE JOURNAL THURSDAY, OCTOBER 20, 1927



Everything in plain sight and a sure hint when you buy of Mark's — No hidden words to fool you.

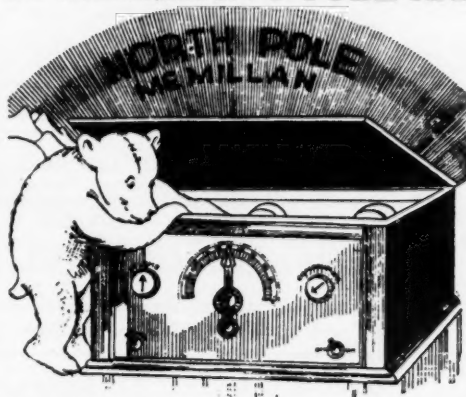
YOU CAN SEE WITH ONE EYE

But you'll see better with two, though a blind man would know he could do better at Mark's. Everyone sees what they buy when they get it here—Standard Merchandise at Cut Prices and a Square Deal for all. The buying power of 25 stores and the knowledge of where and how to buy makes this possible. We treat all of our customers with the same courteous attention and with our guarantee: "YOUR MONEY BACK WITH A SMILE IF YOU'RE NOT SATISFIED," is your assurance of our good faith.

Open Evenings Till 9 o'Clock—Mail Orders Promptly Filled—Open Sundays Till Noon

ANOTHER MARK'S SCOOP

SENSATIONAL BUY OF A SOLID CARLOAD OF
\$90 McMILLAN 6-TUBE RADIOS TO SELL FOR



The McMillan six has anticipated the demand of tomorrow. We cannot say too much for this marvel set of radio. It has a vital appeal to every person who sees it and hears its wonderful tone. This set itself has set a new standard in the radio world. If McMillan could depend on it on his hazardous trip you can feel sure that it will give you service under ordinary conditions in your home.

\$39⁵⁰
Small Charge For Credit

McMillan took it to the North Pole. This famous explorer wanted the best and this is the set that he took with him on his famous trip. Bearing up under the most trying conditions this set made history. Through the wonderful reception of this set McMillan kept in touch with the rest of the world. It steps out and get stations at will. All you do is turn one dial and the world is at your feet. Six tubes provide maximum volume. Clear and sweet is the program provided by this wonder set. It is entirely shielded. Six tubes with independence coupling. Equipped with an antenna compensator operates with or without power tube. Figure 8 coils for greater volume and clarity. Permanently adjusted rheostat. Finished with a beautiful bronze panel with a five-ph walnut veneer cabinet. We offer this set at the tremendously low price of \$39.50.

\$39⁵⁰
Small Charge For Credit

We offer you this set complete with speaker, "A" battery, all tubes including power tube and "B" batteries all ready to operate at a price never before given on this wonder set. **\$69.95**

One of the advertisements on which the Zenith Radio Corp. is basing one of its suits, in its campaign for eliminating fraudulent advertising from the radio business.

in the leading dailies throughout the country, but a brief recapitulation will be given here, as this is made the basis of one of the current suits of the Zenith Radio Corporation against alleged fraudulent advertising.

On November 9th of this year, the Zenith Radio Corporation filed suit in the District Court of the United States, for the Eastern District of Michigan, Southern Division, against Mark's Auto Accessories, Inc., of Lansing, Mich., and various individuals forming that combination. This latter concern, which is the defendant of the first of five suits to be initiated by the Zenith people, published a series

shown in various photographs, with the Zenith radio installation. There was a great deal of public interest in the MacMillan expeditions, both in 1923 and 1925. This was especially so in the latter expedition, because of the radio communication established between the MacMillan party and the radio world through the building of a radio broadcasting station in the Arctic belt. Added interest was experienced in the programs given by this station, through the appearance of several of the native Eskimos before the microphone. Several of these programs were picked up by the Zenith experimental station and rebroadcast to listeners at large.

KOHLER & CAMPBELL

A line that predominates for excellent tone and beautiful appearance. Favorably known among dealers for its wide variety of styles and their top-notch quality.

Kohler & Campbell, Inc.
 HERBERT SIMPSON, President
 11th Avenue and 50th Street
 New York City
 1222 Kimball Building, Chicago
 460 Phelan Building, San Francisco

Where to Buy

ACTIONS (PIANO)

A. C. CHENEY PIANO ACTION COMPANY, makers of the A. C. Cheney Piano Action, the greatest value for the money. Castleton, N. Y.

BILLINGS ANGLE RAIL PIANO ACTION, the twentieth century piano action, manufactured by the A. C. Cheney Piano Action Company, Castleton, N. Y.

COMSTOCK, CHENEY & CO., our specialty actions, hammers and key combinations. Ivoryton, Conn.

KOSEGARTEN PIANO ACTION MFG. CO.—Upright Piano Actions. Established 1837. Nassau, Rens. Co., New York.

STANDARD ACTION COMPANY, established 1888. 12 Osborn St., Cambridge, Mass.

WESSELL, NICKEL & GROSS, makers of one grade of action, the highest—the standard of the World. 457 West 45th St., New York City.

ACTIONS (PLAYER)

A. C. CHENEY PLAYER ACTION is guaranteed for five years. Factory, Castleton, N. Y.

AUTO PNEUMATIC ACTION COMPANY, makers of the famous DE LUXE PLAYER ACTION. 12th Avenue and 51st Street, New York City.

SIMPLEX PIANO PLAYER COMPANY, manufacturers of the widely known "Simplex" actions. 640 West 52nd Street, New York City.

STANDARD PNEUMATIC ACTION COMPANY. Over 350,000 Standard Player Actions are now in use, giving satisfactory service. Standard Player Actions are built right. 638-652 West 52nd St., New York City.

BASS STRINGS

KOCH, RUDOLPH C., manufacturer of the Reinwarth Bass Strings, which speak for themselves. Used by the leading houses for upward of sixty years. 386-388 Second Avenue, New York.

UNITED PIANO STRING COMPANY, makers of Piano Strings of Quality, distinguished for tone, tensile strength, and durability. 635 West 50th St., New York City.

CAPSTAN SCREWS

G. W. MOORE, manufacturer of most of the capstan screws used by the piano trade. 44 Farnsworth Street, Boston, Mass.

CASES, WOOD PARTS AND CARVINGS

BRECKWOLDT, JULIUS, & CO., Manufacturers of Piano Backs, Sounding Boards, Bridges, Rib Stock, Trappevers and Hammer Mouldings. Dolgeville, N. Y.

FELTS

PHILIP W. OETTING & SON, INC., sole agents for Weickert Hammer and Damper Felts. Fine Action Bushing Cloths, etc., 213 East 19th Street, New York.

Where to Buy

MACHINERY

WHITNEY, BAXTER D., & SON, Winchendon, Mass. Cabinet surfacers, veneer scraping machines, variety moulders. "Motor Driven Saw Bench" and "Horizontal Bit Mortiser."

MUSIC ROLLS

INTERNATIONAL PLAYER ROLL COMPANY, INC., manufacturer of a quality popular priced roll—SQUARE CUT holes. Catalog includes latest Word Rolls and Standard Instrumental numbers. Also specialize in making to order foreign rolls for both domestic trade and export. 30 Main Street, Brooklyn, N. Y.

MEL-O-DEE MUSIC COMPANY, INC., New York, manufacturers of hand played popular and standard classics. Highest quality in arrangements and cuttings. Aeolian Hall, New York.

"PIANOSTYLE" THE POPULAR ROLL, with and without words. Pianostyle Music Company, Inc., Bush Terminal No. 9, Brooklyn, New York.

PIANO HAMMERS

IMPORT FELT COMPANY, 645 West 49th St., New York City. Manufacturers of high grade Hammers. Supply the largest Piano concerns in this country.

SCHMIDT COMPANY, DAVID H., manufacturers of the famous "David H. Schmidt" piano hammers. Business established 1856. David H. Schmidt hammers made of the finest domestic felt. Oldest exclusive piano making establishment in the trade. Poughkeepsie, N. Y.

VILIM, VINCENT, manufacturer of Piano Hammers. Grand and player hammers a specialty. 27 years' experience. 213 East 19th St., New York.

WESSELL, NICKEL & GROSS, manufacturers of hammers which are fully up to the standard of the Wessell, Nickel & Gross piano actions. 457 West 45th St., New York City.

PIANO PLATES

"AMERICAN PIANO PLATE COMPANY. Manufacturers Machine molded Grand and Upright Piano plates. Racine, Wis."

FAIRBANKS COMPANY. Piano plates made by modern methods in an immense plant. Springfield, Ohio.

KELLY COMPANY, THE O. S. Kelly Piano Plates Mean that Your Satisfaction is Guaranteed. Springfield, Ohio.

THE WICKHAM COMPANY OF NEW JERSEY. Piano Plate making exclusively. Write for booklet. Matawan, N. J.

WICKHAM PIANO PLATE COMPANY, THE. Manufacturers of the Celebrated "QUALITY FIRST" Piano Plates. Correspondence invited. Springfield, Ohio.

Where to Buy

PIANO KEYS

COMSTOCK, CHENEY & CO., manufacturers of piano keys, actions and hammers, ivory and composition-covered organ keys. Ivory keys a specialty. Ivoryton, Conn.

PIANO KEYS RECOVERED. Ivorine, \$8.00. McMackin Piano Service Co., 1721 Mondamin Ave., Des Moines, Iowa.

PLAYER ACCESSORIES

BRAND PLAYER ACCESSORIES COMPANY, manufacturers of the George P. Brand Mechanical Tracking Device, transmissions and take-on spools. Westport, Conn.

PLAYER LEATHERS

ZEPHYR LEATHER, unsurpassed for tightness, liveliness and permanency. For use on pouches and repairing pneumatics. Julius Schmid, Inc., 423 West 55th Street, New York.

RUBBER CLOTH AND LEATHERS

KRAFT, F. W., & SONS COMPANY, leather for actions. Large makers of leather specialties. Kraft Ave., Bronxville, N. Y.

SCARFS, STOOLS AND BENCHES

UDELL WORKS, manufacturers of music roll and talking machine record cabinets. 28th St. and Barnes Ave., Indianapolis, Ind.

S. E. OVERTON CO., manufacturers of high-grade piano benches and wood specialties. South Haven, Mich.

SPECIALTIES FOR AUTOMATICS

MONARCH TOOL MANUFACTURING COMPANY, manufacturers of Wall Boxes, Contact Boxes, Coin Slides, Drop Slots, Money Boxes, Reroll Machines, Pumps, and Pump Hardware. Special parts made to order. 122 Opera Place, Cincinnati, Ohio.

STAINS AND FILLERS

BEHLEN, H., & BRO., 10-12 Christopher St., New York. Stains, Fillers, French Varnishes, Brushes, Shellacs, Cheese Cloths, Chamois, Wood Cement, Polishing Oils.

BRIDGEPORT WOOD FINISHING COMPANY, stains and fillers (David E. Breinig, President), New Milford, Conn.

VARNISHES

KEYSTONE VARNISH COMPANY. We can supply what you want when you want it. 71 Otsego St., Brooklyn, N. Y.

LAWRENCE-MCFADDEN COMPANY. Stains and varnishes that satisfy. 1400 Frankford Ave., Philadelphia.

WILLEY, C. L., veneers. Makes specialty of high-grade veneers for the piano trade. Immense plant and yards along Chicago River, Chicago, Ill.

August Piano Exports Over \$450,000 —Phonograph Exports Over \$550,000

Piano exports for the month of August, 1927, took a sudden turn for the better, proving that the slump experienced during July was merely temporary in nature. Almost half a million dollars worth of instruments were shipped out of the country during this month, which by no means made the record total for the month but was nevertheless well up to the average. The actual figures were 1,638 pianos, valued at \$453,146. As usual, the bulk of the shipment was in players, which comprised almost 80 per cent. of the total.

The chief reason for his good showing was the recovery of Australia from the temporary slowing up in buying of July. There were shipped to Australia during the month 866 pianos, valued at \$222,593, the highest total recorded for this month since August, 1923. The bulk of this business, as always, was in player pianos, which business is on a very solid basis in Australia.

It is interesting to note with all that the straight piano business is holding its own and that fluctuations are recorded chiefly in the player market. This would seem to indicate a growth of musical training facilities in that country. Apparently this is still inadequate, but nevertheless, several hundred of the manual type pianos of American manufacture are annually shipped into Australia and obviously that means good people who either know how to play or who are learning.

Mexico Is Back

The most remarkable occurrence of the month, however, was the recovery of Mexico, following a disastrous period in which piano exports to that country fell to practically nil. The shipments for the months proved conclusively that the desire for player pianos of American construction was

merely lying dormant during a period of severe stress. Apparently President Calles has built a solid foundation for music as part of his great educational campaign and it takes more than a musical comedy revolution to upset so fundamental a thing. There were shipped during the month 290 pianos, totalling \$91,545, of which only five were of the manual type. The gross business with Mexico will not bulk as large this year as last, in all probability, due to unnatural conditions prevailing in that country for a good part of the current year, but prospects for continued good business seem to be excellent.

South American Business Good

Another country to show a good record for the month was Argentina, with purchases amounting to over \$25,000. Other South American countries, such as Peru, Chile and Colombia, were also well to the fore. Cuba, which might almost be classed as a South American republic, did not do so well, due primarily to the sugar situation, which left the industrial class of Cuba high and dry at the end of last year. The general aspect of South America, however, is distinctly encouraging. Apparently the work of the Pan-American conference, which, at its preliminary meeting, had matters of such vital import to discuss, has actually accomplished something toward the straightening out of international difficulties. When it is recalled that only last year several of these countries stood on the verge of cessation of commercial relationship with the United States due to various grievances, real and imaginary, the aspect for the future begins to look bright.

Another long step toward straightening out America's Pan-American and South American relationships was taken in the appointment of Dwight W. Morrow to the Mexico consular post. Mr. Morrow will undoubtedly prove to be one of the ablest representatives the United States has ever had in this particularly trying position. It is a mark of America's good faith in her dealings with her sister republics and will undoubtedly be appreciated as such.

Actions High—Rolls Still Fall

Booming along with the rising tide of American piano exports, the exports of player and piano actions and parts also showed a large increase for August. The value of action shipments was \$61,471, representing a record for the month of August. Australia was the largest purchaser with upwards of \$25,000, with Canada, Germany, the United Kingdom and Spain following in the order named.

Exports of perforated music rolls showed a slight increase over July, but still fell far short of previous records in this field. As stated previously in the MUSICAL COURIER EXTRA, there is no cause for alarm in this state of affairs. The establishment of branch factories by leading roll cutters in the United States, in foreign countries, has had the undoubted effect of cutting down of shipments in this country.

Phonograph Boom Continues

In the phonograph field, the same remarkable progress was indicated. The phonograph export markets are expanding at a terrific rate and apparently the end is not in sight. Over half a million phonographs were sent out of the United States during August. The actual total was \$552,188, representing payments for 14,429 machines, which was \$125,000 greater than the July business. One can only gain a proper appreciation of just what is represented in these figures by a comparison with the August business of previous years. The comparative figures for the four years preceding were: 1926, 8,328 machines, amounting to \$249,502; 1925, 8,177 machines, amounting to \$234,291; 1924, 5,488 machines, amounting to \$193,497; 1923, 5,242 machines, amounting to \$199,249.

The leading consumers for the month were Argentina, with 1,585, amounting to \$85,264; Mexico, with 1,107, totalling \$65,377; Chile, with 2,238, totalling \$62,353; Colombia, with 1,186, totalling \$49,220; Brazil, with 909, totalling \$41,481, and Uruguay, with 857, totalling \$39,976.

The same upward tendency is demonstrated in the record exports, the value of shipments for August amounting to \$279,382, a high record for the month. For the previous years the totals were: 1926, \$180,894; 1925, \$147,103; 1924, \$146,902; 1923, \$99,418.

The leading consumers for the month were Mexico, \$39,307; Chile, \$36,645; Colombia, \$28,903; Argentina, \$25,567; Uruguay, \$18,866; Brazil, \$18,289; Cuba, \$14,688, and Venezuela, \$12,896.

Harald Pracht Visits Los Angeles

Harald Pracht, retail San Francisco piano manager for Sherman, Clay & Co. has returned from a visit to Los Angeles. He went to see if he could learn anything there, and he says he did, especially from the music merchants.

The Autopiano

Is easy to sell at a profit

BECAUSE it is a superior piano and an equally superior player—the one appealing to the musician, the other to the vast majority of average people who like music but cannot play. Its high merit is evidenced by many endorsements of famous musicians and royal personages. Its durability has been tested by long use in the Army and Navy. The Autopiano is the best selling player, and a prestige builder.

THE AUTOPIANO COMPANY
CORLEY GIBSON, President
629 West Fifth Street
New York City

Mehlin

PIANOS

The only substantial improvements in piano-tone production made in forty years are the result of Mehlin research. These improvements are embodied only in Mehlin Grands and Uprights—the highest development ever attained in the art and science of piano construction.

PAUL G. MEHLIN & SONS
Wareroom
509 Fifth Avenue (near 42d St.) New York
Office and Factory: West New York, N. J.

LITTLE BEAUTY

James & Holmstrom

"Small Grand with a Big Tone"

ARTISTIC UPRIGHTS

JAMES & HOLMSTROM PIANO CO., Inc.
MANUFACTURERS
Factory, Alexander Ave. and 132d St.
Office, 37 W. 37th St., NEW YORK

The Original Small Piano

Made and marketed by specialists in small pianos. Valuable territory still open. Write for our effective sales plan.

MIESSNER

THE LITTLE PIANO WITH THE BIG TONE

MIESSNER PIANO COMPANY
134 Reed Street Milwaukee, Wis.

The M. SCHULZ CO.

PLAYER - PIANO

Offers wonderful opportunities to dealers
WRITE FOR OUR PROPOSITION

M. SCHULZ CO.
Est. 1869
711 Milwaukee Avenue Chicago

CLASSIFIED ADVERTISEMENTS

The advertising rate under this heading is Five Cents per word for each insertion. Minimum charge One Dollar. Advertisements may be keyed care of the MUSICAL COURIER EXTRA, and all answers received will be forwarded free of all costs. CASH MUST INVARIABLY ACCOMPANY COPY.

SALESMEN—Capable of acting as department and crew managers. In replying state salary and commission expected. Also number of men handled and amount of business obtained. All communications strictly confidential. Address: Box 12, care of MUSICAL COURIER EXTRA, 113 West 57th Street, New York.

SALES MANAGER OR MANAGER now employed, desires change January 1st. Prefer connection with Steinway and Duo Art dealer. Experienced man. Good address, educated, reliable, best of references. Salary \$100.00 per week plus small bonus on gross business. Address Box 52, care of MUSICAL COURIER EXTRA, 113 West 57th Street, New York.

POSITION WANTED: As Manager or Sales Manager. Fifteen years Managerial experience, high class specialist on Ampico promotion and sales; have clean record, splendid references. Now employed, desire immediate change. Address: Box 48, care of MUSICAL COURIER EXTRA, 113 West 57th Street, New York.

A. C. CHENEY PIANO ACTION COMPANY

Manufacturers of the
A. C. Cheney Piano Action
A. C. Cheney Player Piano
Billings Angle Rail Piano Action

The complete Piano and Player line
of Actions

Factory, Castleton, N. Y.

Starck

GRAND and UPRIGHT PIANOS
PLAYER and REPRODUCING PIANOS

Write us for our Attractive Propositions

H. A. Starck Piano Co.
Executive Offices: Chicago, Illinois

The Puzzle Scheme Again Makes An Appearance in Piano Trade

The puzzle scheme has reared its ugly head again at various points throughout the country and apparently the practice is growing apace. Despite the fact that this scheme was once thoroughly crushed and through postal regulations banned from the mails, it appears as though modern users of the scheme have found a method of evading technical regulations.

There are shown below one of the forms in which this puzzle scheme has been revived. Past experience has shown that the puzzle scheme has always been a dishonest method of piano publicity. This dishonesty is not in the offer itself, but in the use which is made of the answers which are sent in to the institution and the failure to live up to the strict regulations of the contest terms. It has always been a difficult thing to trace and punish, which was the reason for its popularity many years ago and apparently one of the reasons for its revival at this particular time. It is particularly unfortunate for competitors of the dealers who utilize this fraudulent method of advertising, because of the loss of piano prospects, this loss being both direct and indirect, first in prospects actually diverted from the establishment of the

of a "premium," "Discount card," "coupon," "rebate," or anything you please, for a particular piano (on which the price had previously been jacked up to take care of the expected allowance).

The puzzles have ranged in difficulty from filling in the missing vowels in *Ch c g*, "the word thus completed being the name of the second largest city in the United States, also famous as a meat products center," or even more popular, find the missing faces, pigs, horses, soldiers, etc.

Incidentally it may be stated that the puzzle offered in the advertisement here offered as an illustration is one of those first made famous by Sam Lloyd, also well known as a mathematical conundrum, the answer to which may be worked out in accordance to a strict mathematical rule, or which may be found in its entirety in half a dozen books on mathematics. All this of course indicates little, but that the problem as presented is so simple that dozens, if not hundreds of people should present the correct answer.

There are several distinguishing features of the puzzle scheme. First, that the answer is fairly obvious. Second, that the subject matter of the puzzle has no connection with

\$1000 TO BE GIVEN AWAY In Valuable Prizes CAN YOU SOLVE THIS PUZZLE?

A CONTEST OF MERIT AND SKILL

Directions for Solving the Famous Puzzle

Place the figure 8 in the center square, then place figures in each of the other squares so as to total 24 horizontally, perpendicularly and diagonally, using numbers from 1 to 13. Do not use the same number twice.

Rules Governing the Awarding of Prizes

The prizes will be awarded by three representative business men of Albany in the following manner:

The first prize will be awarded for the best solution of the above puzzle taking into consideration correctness and neatness. Solution can be made out on the newspaper or separate paper or in any unique form the contestant desires.

The second, third, fourth and fifth prizes to be awarded according to their respective merits.

In the event of a tie, prizes alike and of the same value will be awarded to each of the tying contestants competing for the five prizes designated in this advertisement.

Solutions will be accepted up to and including November 21, 1927. Said solutions to this puzzle may either be mailed or delivered in person to our store at 117 State street on or before the closing date, November 21, 1927. Prizes will be awarded on November 21, 1927, the day following the closing of the contest, at our store, 117 State street, Albany, N. Y., at 9 a. m., and the names of the successful contestants will be published in the Albany newspapers.

Remember, this contest closes promptly at 9 p. m. on November 21, 1927, and no solutions received after that hour will be considered.

Careful and beautiful solutions will be presented to every contestant sending us their solutions to this puzzle.



SECOND PRIZE



Beautiful
Phonograph

THIRD PRIZE



Lady's Fine
Diamond Ring

FOURTH PRIZE



Lady's or Gent's Wrist Watch

FIRST PRIZE



A Beautiful \$700 Player Piano
FIRST PRIZE
\$700 Elegant Player Piano

FIFTH PRIZE



Elegant Chest
of Silver

A Typical Puzzle Scheme Advertisement similar in appearance to those which were barred from the mails over twenty years ago. Note that the nature of the "prizes" is not explained in the text material

honest dealer, and second, the reaction which inevitably comes when puzzle schemes are unmasked.

It is a method of piano selling which has brought disrepute upon the piano trade which, in some communities, has taken years to wipe out. The scheme represented by the advertisement reproduced with this article, with its flamboyant offers of pianos, phonographs, radio sets, diamond rings, etc., is no exception to the general run of such advertisements. After all, it does not matter how much is promised, since none of them will be fulfilled. It hardly seems possible, in this day and age, that such a revival can gain any impetus. The postal regulations regarding puzzle schemes are fairly clear and explicit.

The newspapers carrying such advertisements lay themselves open to the danger of being themselves barred from the mails. At any rate, there is a clear course open for legitimate dealers who wish to protect themselves against unfair aggressions of their less scrupulous competitors, that is, to appeal directly and immediately to the postal authorities. The case is not one for court action, but part of that extra legal code which the Post Office has built for itself since the days of Anthony Comstock.

Many years have passed since the Musical Courier Extra made its great expose of the puzzle scheme, and showed just how this was utilized to befuddle the innocent purchaser. It has always been the case that the puzzle was particularly easy to solve, so much so that a number of people were always entitled to "prizes." Most often the prize consisted

the donation of "prizes." Why in the name of all that is reasonable, should anyone offer a valuable prize, even less prizes amounting in the aggregate to \$1,000 for the solution of a mathematical puzzle which already has been solved a few hundred or more times?

To repeat, one wonders that the newspapers of the day should venture to reproduce these advertisements. They clearly indicate some hidden dishonesty. And yet, from all reports there are spasmodic appearances of various types of puzzle schemes appearing in various parts of the United States from Coast to Coast.

The remedy is clearly indicated in the postal regulations, but it does not seem that even this is necessary. If the newspapers be approached directly, and asked to state if they approve of such advertising, it should be sufficient to cause an immediate reform. Newspapers, the entire system of gathering and disseminating the news of the day, is fundamentally honest. It is probably the result of careless proof reading that these advertisements appear at all. And as stated there is always the ultimate appeal—the post office.

Krakauer for Gimbel Bros.

The Krakauer piano has been selected as the leader for the piano department of Gimbel Bros., New York. The announcement was given out by Clarence S. Hammond, manager of the Gimbel Bros. piano department.

The MILTON

A DISTINGUISHED INSTRUMENT

Your sales talk means something to your prospect when you talk "Milton." This distinguished instrument has been endorsed by famous artists whom your prospects know about. After that, very little more is necessary to complete the sale.

MILTON PIANO COMPANY
Geo. W. Allen, Pres.
628 West 51st Street
New York

KNOWN FROM COAST TO COAST
AND FROM MAINE TO FLORIDA

HADDORFF

Pianos and Player Pianos

Manufactured by
HADDORFF PIANO COMPANY
ROCKFORD - ILL.

Eastern Representative
W. B. WILLIAMS, NEW YORK
Bush Terminal Bldg.
(42nd Street)

Our Part in the
Piano Industry Is
Making Piano Plates---

Wickham Plates

WICKHAM UNITED INDUSTRIES

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Stieff Period Model Grand for New \$2,500,000 Theater

The old Baltimore house of Chas. M. Stieff, Inc., has been in receipt of many congratulations for the artistic appearance of the Stieff Louis Fifteenth grand, recently installed in the mezzanine floor of the Stanley Theatre of that city. This theatre is one of the newest and most elaborately decorated theatres in the city, recently constructed at an estimated cost of \$2,500,000, and opened to the public last month. The theatre bought six Stieff pianos, which are used in the orchestra, for stage work, as well as for the c'n'tract music on the mezzanine floor. The Stanley theatre

theatre goes during the week, while its tonal quality is equally as much appreciated on the occasions in which the instrument is used.

The Stieff piano is one of the most popular musical instruments for moving picture house and theatres all through the country, especially those of the finer type. It combines all the qualities necessary for pianos which are played in so public a position, in that it has beauty of line, combined with excellent tone and real qualities for endurance. The best of piano craftsmanship goes into the construction of the piano, for the workmen in the Stieff factory have been very carefully selected and trained so that the entire working force operates as one harmonious unit.

Northern California Dealers Hold Meeting

The Music Trades Association of Northern California held its final dinner meeting for 1927 at the Hotel Stewart, San Francisco on November 10th. One of the evening's activities was the appointment of a committee of three to prepare a report on the piano Trade-In problem. Shirley Walker, President of the Association who presided at the meeting, said that the committee will prepare and submit to the Association a report, similar in type, to the phonograph trade-in report which was submitted by a special committee last spring and aroused very favorable comment. Members of the Piano Trade-In Committee are: Chairman, James J. Black, Wiley B. Allen Co., Beeman P. Sibley, President Western Piano Corporation and H. C. Hanson, proprietor of the H. C. Hanson Music House.

Atwater-Kent Radio Artist Contest

On December 11th, the finals of the National Radio Audition sponsored by the Atwater Kent Manufacturing Company, in which ten of the leading young singers of the United States will compete, will take place. Each of these young singers, five women and five men, are winners of various zone contests, into which the United States has been divided for the purposes of this contest. The prizes to be awarded will consist of first, \$5,000 in cash, three years tuition and a gold medal; second, \$2,000 in cash and one year's tuition; third, \$1,000 in cash and one year's tuition; fourth, \$500 in cash; fifth, \$250 in cash. Each of these



The \$2,500,000 Stanley Theater, Baltimore, Md.

is devoted entirely to photoplays and resembles in many of its appointments the lavish photoplay houses of New York City which have attracted favorable comment the nation over.

The Stieff piano shown in the mezzanine floor seems to be placed in a setting designed for the instrument, rather than the fact that the instrument was selected to fit in with



Stieff Period Grand in Mezzanine of Baltimore's Newest Photoplay House.

the furnishings. It is a startling example of the absolute fidelity of period lines in the beautiful Stieff instruments, that the placing of the Louis Fifteenth model could have been made so harmonious. On the mezzanine floor, the Stieff piano is the object of attention of the thousands of

prizes will be duplicated in each position, the men and women artists being judged in separate divisions.

The Atwater Kent National Radio Audition, as this contest has been termed, has been a great success since its inception. Over 5,000 singers have competed.

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Market Analysis of the New York Area

The Merchants Association of New York has issued a very interesting statement regarding population and area pertaining to and adjacent to New York City. Those piano men who are interested in the covering of their territory to the best advantage, can gather some ideas of the magnitude of population within a given area in this survey of the Merchants Association of New York, which gives to the business man to work upon a population of 9,472,500 in an area of 3,768 square miles.

For a long time, the population of New York City as applied to business area, has been quoted as 6,000,000. The Merchants Association of New York has, however, made a new census as to the approachable population for the business man and the figures given indicate that the additional area that has been taken in presents an additional three and a half millions over that of the estimated six millions, heretofore. This estimate as to population is based as of July 1, 1926. It is safe to say that there must be a large additional number to this map and estimated population that the Merchants Association has presented.

The Real Trading Area

As to the meaning of all this, the Merchants Association sends out the following, with an unusually interesting map of this new survey:

"This new District was defined by a special committee of The Merchants Association, the full report of which, with the names of the committee members, is reproduced as a part of the map. It tells why the District has been redefined and states the principles which the committee followed in formulating the definition.

"We believe that this map will be of unusual interest and value to you by eliminating confusion as to what are the exact boundaries of the New York Metropolitan District, by showing clearly all of the political subdivisions included in the District, by giving area and population figures for its main subdivisions, and by supplying in graphic and emphatic form a picture of the richest and most concentrated market as well as the greatest producing center on the face of the earth!

"More than 9,400,000 people live in this District, a population greater than the combined totals of Chicago, Philadelphia, Detroit, Cleveland, St. Louis and Boston, the six largest cities in the United States, except New York; greater also than the entire population of the Dominion of Canada; larger by a million and a quarter than the population of all the New England States; more even than Paris, Berlin and Moscow combined, the three largest cities of Continental Europe.

"Here is a market without parallel and here also are the human resources capable of turning the most gigantic wheels of industry. Their manufacturing output, in fact, is valued at more than \$6,500,000,000 per year, a tenth of the country's total production.

"Through your membership in The Merchants Association of New York you are aligned with interests working for the good of this great, rich, complicated area and we trust that the picture presented by this map will assist you to a broader comprehension, not alone of the problems and possibilities of your own business, but those also of the whole New York Metropolitan District of which you constitute an integral part."

It might be said that the Merchants Association of New York presents an organization that is doing a great good for New York as a city and for the surrounding territory thereto, for its work is not confined exclusively to New York City, but takes in the State of New York through its activities in Albany and the watching of proposed legislation that might tend to bring about adverse laws that would be of injury to industrial and commercial enterprises.

The Cost of Advertising

The conduct of a retail piano business in New York City can well be understood to cover a tremendous territory, and when it comes to the advertising of retail houses, like those in Fifth Avenue, New York City, the advertising bills are something enormous. But when we find that more people live in this New York business district, presenting a population greater than the combined totals of Chicago, Philadelphia, Detroit, Cleveland, St. Louis and Boston, the six largest cities in the United States, then we find that if the combined advertising of the most prominent dealers in each of these cities were added up, it would give an understanding as to why the great amounts of money spent in advertising by the New York dealers of prominence.

The New York dealers reach through the New York daily papers nine and a half millions of people. It must be said, however, that the New York dealers do not control the sale of pianos in this great district, for it may be well indicated that are many dealers scattered throughout the territory, which covers 3,767 square miles. The New York dealer

has to meet the competition, however, of Philadelphia, of Trenton and the various other large cities adjacent to this district, for they reach out into the New York territory and this makes competition just as keen for the New York dealer as it does for the dealer in Chicago and the other cities mentioned.

The Bird's-eye View

It is an interesting problem that is presented to the members of the Merchants Association of New York when it states what this map and the information that goes with it presents. Yet this association, one of the greatest in the world today, presents information of this kind not only to the members of the association, but it radiates out to all dealers in a retail way and also in an industrial way. It gives a comprehensive view of the possibilities of contact with the people, following the arousing of interest through the publicity in the journals of the day, and shows those in the smaller cities that even though this is a great population to work in, there is just as keen competition as in any other city in the country.

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Ohio Explains Its Position on National Affiliation

A Full Account of the National-Ohio Fracas With a Formal Statement of the Casus Belli

Ohio at last has made a clear and comprehensive statement of the reasons which have prevented that organization from applying for a national charter as an affiliated body. It is a restatement of her position of two years ago, uncompromising and unchanged. Ohio is standing pat. The MUSICAL COURIER EXTRA is glad to print this explanation in full, together with a categorical account of the events leading up to and subsequent to this action.

At a meeting of the Board of Control of the National Association of Music Merchants, held at the Winton Hotel, in Cleveland, just prior to the opening meeting of the Music Merchants Association of Ohio, the matter of Ohio's affiliation with the national body was taken up in considerable detail. It was frankly stated that the reason for the locale of the Board of Control meeting was to attempt to effect a liaison between the state and national association. The consistent refusal of Ohio to enter into the affiliation agreement has been a source of serious concern to the Board of Control members and in the past several attempts have been made to adjust the differences.

However, in this meeting early in September, a more serious effort was made than any which had preceded. The Secretary of the Ohio Association was invited to appear before the Board to explain Ohio's attitude. He told the Board members assembled there of the events prior and subsequent to the meeting early in 1926, when the new constitution and by laws were formulated and adopted. The Ohio delegation, at that time, came prepared with several amendments to the proposed constitution, a project involving an actual expense of \$300, as well as the time of the members composing the delegation. However, the constitution as originally proposed was adopted, the Ohio suggestions evidently having been side-tracked. This history was familiar to most of his auditors, but particularly interesting at this time, due to the special conditions which have arisen since.

The Official Olive Branch

The President of the National Association declared his position very vigorously and clearly. He said that he knew no good reason as to why Ohio should not affiliate, but that he did know several good reasons why it should. He further made the forthright declaration that if there was anything in the constitution or bylaws of the National Association that prevented Ohio from joining, these bylaws should be changed and that he personally would be the first to vote for such changes. He further offered, on behalf of the National Association, to reimburse Ohio's treasury for the \$300 expense involved in the presentation of the Ohio plea.

The Response

The sole response that this generous offer received from the Ohio association was the appointment of a committee of three to investigate the sentiment of the Ohio membership and to report at the mid-year meeting.

The MUSICAL COURIER EXTRA felt that the entire problem was thus reopened. It was quite evident that Ohio's pride was injured by this action of long ago. Ohio's feeling of resentment was perhaps justified, for, after all, the Ohio association, at that time, as it does now, had the largest enrolled membership of any state. Furthermore, while this was not given by any means as a reason, Ohio was justified from another angle. It is one of the few state associations which has done anything to justify its existence. As a matter of fact, considered in the light of actual accomplishments, its record is far better than that of the National Association. For example, there were more dealers present at the Ohio convention this year than there were at the National convention.

However, as stated, the MUSICAL COURIER EXTRA felt decidedly that the question of Ohio's joining the National Association as an affiliated body was again an open one. It seemed that the door was again being held open by conceding all points of difference. It put this belief in concrete form in an editorial appearing in the October 1st 1927 issue which reads as follows:

Ohio Does Not Choose

Ohio's long standing grievance against the National association seems to have resolved itself to wounded pride. The story dates back to an occasion when delegates from that body, the largest state organization of piano dealers in the country, did not receive the consideration which they, perhaps justly, felt due to them. The National association has made overtures, seeking to bring this powerful organization into line, but so far in vain. At the recent meeting in Cleveland, President Roberts came in person to tender the

olive branch. No action was taken, however, by the Ohio association except to appoint a committee to sound out the general sentiment of the members of that organization towards becoming an affiliated body of the National association and to report on the same at the mid-year meetings. Secretary Hyre, whose toes most particularly were trod on in the drastic action of long ago, seems the leader of the opposition. The *casus belli* having occurred so long ago, it seems as though this should be a good time to state the exact grounds on which Ohio is making its stand. The past does not matter. If there is something offensive to Ohio's taste in the constitution of the National body, or any other grounds for objection, why not state them clearly, frankly, and without rancor. This would be the first step towards ironing out any existing difficulties. Ohio's position is rather difficult, especially in view of the fact that in one of the resolutions passed in the closing session it was stated that "The Music Merchants Association of Ohio would continue as in the past, to actively cooperate with the National Association of Music Merchants in all its endeavors for the good of the music business in America." If Ohio wishes real cooperation it should affiliate, for intimate contact is vitally necessary for effective working together. Is it possible that Ohio feels that all the activities of the National association are not "for the good of the music business in America," and therefore chooses to retain freedom of action in remaining independent? What about it, Secretary Hyre?

The Reply

This editorial had the effect of eliciting the following reply from the Ohio Association, appearing in the official bulletin of that organization without signature:

Ohio's Stand on National Affiliation

A Statement That Is Clear and Frank, and Without Rancor

Since the recent convention of the Music Merchants Association of Ohio in Cleveland, which was the largest, best and most enthusiastic meeting ever held, the various trade papers of the country, have in various ways remarked editorially about Ohio's attitude towards a National charter.

The publicity given the question by the various trade journals, would seem to indicate that Ohio's efforts in the past to make known what she complains about, are entirely overlooked by these various organs. Ohio has repeatedly "stated clearly, frankly, and without rancor" what she objected to in the National set-up. Neither is Ohio a rebel, because a rebel is one who has belonged to an organization and then secedes from it. Ohio has never belonged to the National group of chartered State associations.

However, there is no one can say but that Ohio has continuously co-operated with the National association in all its efforts for the good of the trade. The only place where Ohio has not co-operated is in a financial way, through the securing of a National charter and the payment of National dues.

The Music Merchants Association of Ohio was the first organization in America to suggest that the National be made up of representatives from the various State and Regional Associations. This suggestion was made in Cincinnati, Ohio, in 1925. The idea was to have the various State and Regional organizations send delegates who would work out a plan of affiliation, whereby all could co-operate, and make the National organization a big, thriving body.

It is past history, regarding the meeting during the early part of 1926 in New York City, where Ohio sent her three delegates upon invitation, for the purpose of helping to draft the new National set-up. It is also history that Ohio objected to part of the by-laws and was told to send in their written objections, and that the same would be given due consideration in the preparation of the final draft of the National constitution and by-laws to be submitted at the convention in New York, in June of 1926.

Although these objections and suggestions were sent in to the National, the constitution and by-laws submitted at the June convention in New York in 1926, were practically the same as were drawn and originally submitted by the National officials in New York in January of 1926.

Therefore, Ohio felt that the National did not wish to consider any of its suggestions, and has never applied for a charter in the National body.

There have been various supposed reasons assigned by the trade press as to why Ohio does not apply for a charter, even after its suggested amendments were disregarded. This can be answered by fully stating what Ohio wants changed in the National constitution and by-laws, and the reasons for these changes.

Representation on Auxiliary Board

"ARTICLE III, SECTION 14. AUXILIARY BOARD. Each duly chartered State or Regional or District Association shall have three permanent representatives as members of the Auxiliary Board of the National Association, these three members being the President, and any other two officers or members of each chartered association that have been duly elected by the membership of such chartered associa-

tion, the three to serve for one year from the date of the election of their President or until their successors are elected and qualified.

"These representatives from all Chartered Associations shall constitute the Auxiliary Board of Committee of the National Association which Committee together with the Executive Committee (Board of Directors) and Advisory (Past Presidents) and State Commissioners, shall constitute the Board of Control of the National Association of Music Merchants as specified hereafter in Article VIII, Section 1."

The above is the suggested by-law of the Ohio Association to replace the one now in the National constitution. The present one in the constitution provides that the President, Treasurer and one Director shall be the three members on the National Auxiliary Board, while the Ohio suggestion says the President and any other two officers or members.

The reason for this change is because the Treasurer and often the Directors of the Ohio Association do not feel that they can spend the time or money to go to these National meetings, while it is an expense that the President contemplates when he receives the election to this high office. There can be no objection to this amendment from any standpoint, as it only permits those officers or members who wish to spend the time and money to serve, to be appointed the delegates from the particular chartered association.

Annual Dues

"ARTICLE VI, SECTION 3.—The ANNUAL DUES of AFFILIATED ACTIVE members shall be Five (\$5.00) Dollars, and shall be collected from the member and remitted by the Treasurer of his State or Regional or District Association to the Treasurer of the National Association of Music Merchants prior to April 1st of the current fiscal year, save and except the State, Regional or District Associations which were organized and in existence on June 8, 1926, and whose annual dues were Five (\$5.00) Dollars or less per year on said date, and such State Regional or District Associations shall pay annual dues of affiliated active members of only One (\$1.00) Dollar per year, until such time or when their annual dues shall be increased to \$10.00 or more per year, and thereafter they shall pay Five (\$5.00) Dollars for each affiliated active member per year, as provided for above."

The above is the Ohio suggestion for this section in the by-laws regarding annual dues. It would permit the Ohio Association to wholeheartedly join the National group through the securing of a charter.

When these by-laws were originally drawn and submitted in New York in January of 1926, the dues for affiliated active members through chartered associations were \$1.00 per year each. At the June meeting in New York, when the constitution and by-laws were adopted, the dues of affiliated active members through chartered associations were changed to \$5.00 each.

Everyone knows that the Ohio Association has charged \$5.00 dues during its nineteen years of existence, and that to raise its dues to \$10.00 per year, would practically wipe out half of its membership, because many of the dealers that belong to the Ohio Association are in small communities where the volume of business is not great, and where a greater charge than \$5.00 per year would prevent them from going along with the organization.

The Ohio suggestion to make an exception of those associations who have annual dues of \$5.00 per year, or did have them on June 8, 1926, would not work a hardship on any of the newer organizations being formed, where they are charging larger dues, and would permit Ohio to function with the National in a financial way that would not cripple and destroy the Music Merchants Association of Ohio.

Election of Officers

"ARTICLE VII, SECTION 6. (A new section)—Nomination of candidates for office shall be made from the floor at the annual meeting and favorable vote by a majority of the members present and voting for any candidate shall elect. All ballots for candidates shall be secret and written, unless one candidate only is nominated, when by proper motion, the association may instruct any officer to cast a unanimous ballot for such candidate. Only those members who are not in arrears for their dues shall be entitled to vote at an election, and if upon the first ballot, no candidate receives a majority of the votes cast, subsequent ballots shall be taken until one of the candidates does receive such a majority."

"ARTICLE VIII, SECTION 11.—Repeal the last sentence, viz:—"It shall be the further duty of this Board to meet at least once a year, prior to the annual meeting of the Association, for the purpose of nominating all officers of the Association for the ensuing year."

The two above amendments to the National constitution and by-laws, are designed to permit Ohio to bring into this new National group, the same keen competition and interest that now enlivens its own meetings, and thereby help bring the dealers to the National gatherings for the purpose of taking part in the election of officers.


One of the outstanding things about the Music Merchants Association of Ohio, is the fact that its members desire and are glad to accept, in fact they sometimes seek, the offices that are to be filled at the annual election.

Years ago this interest was not manifest in the Ohio organization because they had a Nominating Committee of Past Presidents just like the National now has. The smaller dealers felt no incentive to take an interest in the Ohio organization because they felt that they could never hold office or receive any honor, due to the fact that all nominations were made by a committee of Past Presidents, and unless these Past Presidents so chose, the smaller dealers did not have a chance to get to the front and show their ability in organization work.

Since this Nominating Committee has been abolished in Ohio, the interest in the meetings and in the election of officers has increased tremendously. In fact it partly accounts for the large attendance of dealers at the annual meetings each year.

Why should the National organization object to this method of electing officers? It would cause all the states that had state or chartered associations, to come to the conventions and take part in these elections. It would

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build up a friendly rivalry that would make the National meetings interesting and would serve to put life and vim into the greater organization. Ohio has tried it out and knows what it will do, and feels it does not want to belong to any organization that does not foster the same democratic principles.

The Gag

"ARTICLE XI—(The following sections to be repealed in their entirety.)

"Section 1. The introduction of resolution or other recommendations assumed to warrant action by the National Association or its officers must be delivered to the office of the National Association at least ten days prior to the next stated or called Convention or Board meeting as may be. If, in the judgment of the Board of Control or such officers as may be delegated to consider it, any resolution or recommendation so submitted be considered as not germane to the purposes, services or activities of the National Association, the Board may return the resolution or recommendation to its proposer explaining its refusal to approve for further consideration.

"Section 2. If the Board shall approve such resolution or recommendation, appropriate action shall be taken looking to its execution or to its submission to the next National Convention through the usual channels.

"Section 3. Provided, however, that all such resolutions or recommendations as may originate with affiliated active members must be presented to the National Association through the authorized officers or delegates of the affiliated association in which the author or authors hold membership."

The above by-law was not in the old constitution and by-laws of the National Association, but was put in when the new set-up was drafted and submitted in New York City during January of 1926. It is a strict application of gag rule by the Executive Board of Control of the National organization. No one has ever been able to explain why this section was put into the by-laws when the State Associations were to be invited to contribute their money through charters for the support of the National organization.

When it is remembered that the various chartered associations are to operate in the National through delegates only, it is not understood why they should not be allowed to bring up and discuss and take action upon any problem or question that may seem to demand attention, from any part of the country.

Prior to the Chicago convention of the National Association in June of 1927, the Ohio Association sent all of the above amendments to the National Board of Control, ten days in advance of the session, as required by this Article XI. These were introduced or sent to the Board of Control by Mr. Otto B. Heaton of Columbus, a member of the Ohio Association and an officer in the National body. They were not permitted to reach the floor of the convention in Chicago for a vote, which shows the manner in which these things might be handled, if the National Board of Control does not wish to have a matter considered or voted upon.

It seems that years ago our forefathers fought a war upon the issue of "Taxation without representation." It does not seem any different to Ohio, to take a charter and pay its money, and then not have a right to bring up upon the floor of every National convention, any problem or thing that should receive the attention of the National body.

Ohio has furnished its membership with many legal forms for doing business in the State. It has adopted and put over Mutual Insurance. It has published a carrying charge schedule. It has done many other things that space will not permit a detailed account of. If the National took them up and put these dealer helps across, it would go a long way to interesting many of the dealers of the country who are not now members of the National, or interested in any of its chartered State Associations.

Yet, under this Article XI, Ohio could not propose or instruct the officers of the National Association to go ahead and work out these problems and business helps and services, unless the National Board of Control first approved the proposition and permitted the delegates to consider this on the floor.

Ohio welcomes any explanation that will justify the existence of Article XI in the National set-up.

Let's Have an Open Discussion

The above statements are made, as stated at the head of this article, as clear as possible and in all frankness. Let us have an open discussion and answer to these objections of Ohio in the trade press, by those who believe they are not objections, and let us have an explanation of why they should exist in the National constitution and by-laws.

It is unjust to say that Ohio has a grudge against the National body, and that it has some hidden, ulterior motive for not applying for a charter in the National. There is no way in which Ohio knows to state her position any more clearly than she has stated it above.

The President of the Music Merchants Association of Ohio, Mr. Robert E. Taylor, is about to appoint a committee to circulate the members of the Ohio Association regarding the question of applying for a National charter. During its nineteen years of existence, the Ohio Association has had to devise ways and means of financing itself without any help from the National body. Now the National Association asks the Ohio organization to take a charter and contribute finances to the National, yet at the same time denying the Ohio Association any opportunity to inject into the National organization the principles and the helps that have made the Ohio organization a success, unless the National Board of Control approves these various measures and plans of Ohio.

Let us have a free and open discussion of the question. The columns of this paper are open. It is evident that Ohio is willing and anxious to do its share, if it is not surrounded and hedged in with a lot of rules and regulations that do not permit free action in the National meetings.

An Editorial

This lengthy account was supplemented in the Ohio Bulletin by the following editorial, which leaves no possible doubt as to Ohio's position and attitude of mind concerning national affiliation.

Frankness

In another part of this issue of the monthly bulletin of the Music Merchants Association of Ohio, again for the third or fourth time, the Ohio organization states its objections to the National set-up, which prevent it from applying for a National charter.

In addition, these objections have been presented in writing two or three times to the National officers during the past three years. There is no secret or hidden reason why the Ohio Association cannot find anything to its advantage, in applying for a National charter. It has been repeatedly stated in the printed word and by word of mouth, so that there can be no reason or excuse for anyone saying that they do not understand why Ohio does not apply for a charter in the National Association.

There are, of course, two viewpoints in approaching this question. One is that the National Association should absorb and control the various state and regional organizations. The other is that the various state and regional associations shall join together and form the National.

The first viewpoint seems to be the one that now underlies the constitution and by-laws as promulgated by the National organization, while the latter viewpoint is the one that the Ohio organization had in mind, when it suggested in 1925 at its Cincinnati convention that the various state and regional organizations meet, for the purpose of working out a new National arrangement.

The Music Merchants Association of Ohio, if it has been a success, has built its structure upon the theory of giving every member an opportunity to take part in its deliberations, and of rendering service to its membership.

It, at one time, had a Nominating Committee. This proved a failure, and since it has permitted the nomination and election of officers from the floor of the convention each year, this has tended to stimulate the interest of the membership and to bring more and more retail dealers to the annual meeting.

In addition, it has always permitted the free and unhampered discussion of any motion or resolution made upon its floor. This, likewise, has led to a keen interest upon the part of the membership in the action and future progress of the organization.

The Ohio organization has also built strongly upon the foundation of service to its membership. This has not meant suggestions only as to how the membership might help themselves, but has been in actual money saving features furnished to the members at little or no cost, such as mutual insurance, proper legal forms, carrying charge schedules, and many others too numerous to mention.

The Ohio organization feels that if it should go into the National body, that it would want to have the opportunity to bring to the National organization the benefits that it has worked out for itself during the nineteen strenuous years of its existence. These service features and the keen interest aroused among the members over the deliberations of the organization, have made the Ohio Association the success that it is today. Why is it that the National organization wants Ohio and yet does not want to permit Ohio to come in with a free hand and work with the other state and regional state associations in carrying out the good ideas and thoughts of all of them?

The heading of this editorial is "Frankness." The Ohio viewpoint is frankly stated. Let the opposite viewpoint be as clearly and frankly stated, permitting the members of the Ohio organization to fully and completely read and study the statements of both sides. The discussion is in the open as far as Ohio is concerned.

Up to National Association

The MUSICAL COURIER EXTRA has no desire to enter into a controversy with the Ohio Association. The matter involved is one of principle. It concerns directly the Ohio Association and the National Association and, as such, is decidedly a problem to be solved by these two bodies.

As may be realized, after read the above, the reply consists of nothing more than a restatement of a position already taken and held by the state association. Ohio is standing pat, waiting for the National Association to accede to its suggestions before yielding its sovereignty as an associated body.

The MUSICAL COURIER EXTRA has only one comment to make, and that is that it is rather a pity that the restatement did not take into consideration the fact of the changed status of the entire question through the publicly announced intentions of President Roberts, delivered word of mouth and face to face with the Ohio delegation.

The MUSICAL COURIER EXTRA will gladly open its columns to any responsible member of the trade who will offer workable solution for the points at issue.

An Interesting Milton Window

George Porch, Johnstown, Pa., representative of the Milton, had a window display for Hallowe'en that proved an unusual sales getter. The display was built around the new small Milton, the Tom Thumb piano. Mr. Porch used living figures in this display, being his own little boy and girl, acting as hosts to a supposed tea party, with other children invited as guests. The Milton Tom Thumb was prominently displayed in the display picture, illustrating excellently the childish pride of possession which has led many parents to the buying of pianos for their children. Needless to say, the display attracted wide attention.

We Notice That—

- The Greenwood Company, Youngstown, O., has gone out of business.
- The Marshall Music Company has opened a branch store in Jefferson, Tex., with B. F. Sharp as manager.
- The business of the C. V. Miller Music Store, Huntington, W. Va., has been taken over by the Kenney Music Store of the same city, which will operate it as a branch store.
- A new music store has been opened at 237 Cabot street, Beverly, Mass., by E. C. Pauling.
- The Hager Music Instrument Company has incorporated at Grand Rapids, Mich., at \$50,000, to engage in a retail music business in that city.
- Orrin L. Mallett has opened a musical instrument store in Stockton, Cal.
- C. J. Russell has been appointed manager of the music and radio departments of Klein, Heffelman, Zollars Co., Canton, O.
- A music store has been opened in Boise, Idaho, by Oscar W. Spies.
- Bloomington Bros. have opened a branch store in Newark, N. J. William Hunt has been appointed manager of the piano department.
- The H. W. Uhen Music Company has moved into larger quarters at the corner of Sixth avenue and Fifty-fifth street, Kenosha, Wis.
- The McLaughlin Music Store, Hopkinsville, Ky., was recently completely destroyed by fire.
- James Lane has been appointed manager of the Hecht Co. Music Store, 616 F street, Washington, D. C. The Hardman and Gulbrandsen are the featured piano lines at this store.
- A new piano store has been opened in Jonesboro, Tenn., by W. C. Leah.
- The piano business of Harold S. Gilbert, Portland, Ore., has been moved into new quarters in the Meagley-Tischner building.
- A music store has been opened in Columbus, Ind., by Charles June. The store is located at Washington and Sixteenth streets.
- Walter H. Noser has been appointed manager of the new James street branch of the Clark Music Company, Syracuse, N. Y.
- A branch store of the S. V. Everett Music Company of Crookston, Ohio, has been opened in New Lexington.
- A branch of the Imfeld Music Store of Hamilton, O., has been established in Middletown, Ohio.
- On or about December 1, the Everett, Wash., branch of Sherman, Clay & Co. will move into new quarters in the Medical-Dental building on Colby avenue. J. E. Woodburn is now in charge of the Everett store, having given up his connection with the Brunswick house in Seattle to return to Sherman Clay.
- Mrs. Lucy Boling has been appointed manager of the Payette Music House, Montesano, Wash.
- The A. M. McPhail Piano Co., one of the oldest piano firms in the country, filed a petition in bankruptcy last month.
- A music store has been opened in Rocky Ford, Colo., by R. E. Levers.
- The Adams Music House, Peoria, Ill., has been incorporated for \$25,000 by C. C. Adams, H. H. Bland and J. H. Suttle.
- Ray J. Hart has resigned as manager of the Dodge Music Company, Mt. Vernon, Wash. R. B. Norris has been appointed to succeed him.
- A music store has been opened in Boise, Idaho, by Oscar W. Spies, well known band leader of that city.
- The Fitzgerald Music Company has taken over the business of Van Grove, Inc., Glendale, Cal., and will continue to operate that store as a branch establishment. A complete line of pianos, phonographs, and radios will be carried. The piano lines include the Knabe and the J. & C. Fischer, Franklin, Mehlin, and Behr Bros. The Ampico will also be carried.

Two New Kolster Radio Models Ready for Trade

Federal-Brands, Inc., have announced two new models of all-electric Kolster sets. One of these, known as 6-K, full console, has a walnut cabinet and the other, 6-F, is a smaller table model in a mahogany cabinet.

They are both six-tube receivers, using the new AC tubes. The sets are operated directly from the AC house current, 100 to 120 volts, 60 cycles. Both sets use either an indoor or outdoor antenna. The console receiver has a special

built-in cone speaker, developed in the Kolster Radio Laboratories.

"We are proud of the tone quality and the simplicity of these sets," said D. S. Spector, general manager of the Kolster Radio merchandising division, describing the new models. "They are easily operated, using a single control, and are free from the need of any care. They are a complete change from the sets found on the market a few years ago. The improvement in natural tone quality has kept up with the simplified operation, making these new broadcast receivers an important addition to every home."

W. C. Heaton Makes Statement to Avoid Confusion in Trade

W. C. Heaton, president of the Auto Pneumatic Action Co., in an interview this week, made the following statement to avoid any confusion that may come up in the minds of dealers and their prospective customers, due to the recent "Receivership in Equity" proceedings against the Welte Company, Inc., successor to the Estey-Welte Corporation, of 695 Fifth Avenue, New York City. Mr. Heaton said in part:

"While I felt that the connection we have had with the Welte Company was clearly understood by most of the trade, correspondence and telegrams that have reached me in the past week would indicate that, at least, some confusion exists as to the direct relationship we have had with that concern.

"I wish to state that the Auto Pneumatic Action Co. of 653 West 51st Street, New York City, are the makers of the Welte-Mignon (Licensee) Reproducing Action, a mechanism installed in the reproducing pianos manufactured by makers of high-grade pianos and that our company has never had any association or affiliation, either in capital or management, with any "Welte" concern excepting a patent license arrangement on a royalty basis that provided us with an irrevocable and perpetual license to the unrestricted use of the basic internationally-renowned Welte-Mignon reproducing piano patents and devices.

"The Auto Pneumatic Action Co. also controls, in conjunction with its subsidiary, the DeLuxe Reproducing Roll Corporation, the exclusive right to manufacture Welte-Mignon and DeLuxe reproducing records, and wishes to give the wholesale and retail trade full assurance that the incomparable library of music recordings, available exclusively for pianos equipped with the Welte-Mignon (Licensee) will not only be maintained, but continually extended, as in the past.

"There need be no fear or doubt that such replacement parts, as may be required for Welte-Mignon (Licensee) reproducing actions or such service as may become necessary, will be available to all dealers and owners of reproducing pianos equipped with our mechanism.

"We are making plans to promote more aggressively than ever during 1928 the reproducing mechanism manufactured by our corporation, and will shortly make announcement of our promotion plans for the coming year that will make the Welte-Mignon (Licensee) franchise of greater importance than ever before to the dealer."

Henry F. Miller, Piano Co. Organized in Boston

The Henry F. Miller division of the Continental Piano Company has been organized into a separate company under the name of the Henry F. Miller Piano Company. The new company is headed by G. Wilson MacDow as president and treasurer; Frederick R. Allen, vice-president and director; and Harold L. Perrin, secretary and director. Executive offices have been established at 200 Dartmouth Street, Boston.

The new company has taken over the Henry F. Miller factory at Wakefield, Mass., and all rights to the Henry F. Miller pianos and Trowbridge pianos which have been exclusively manufactured in the Wakefield plant. Concerning the future policies of the Henry F. Miller Piano Company, President MacDow made the following statement:

"In spite of a backward season and unfavorable business conditions this Fall, our business has been very satisfactory. It has been particularly gratifying to have the sales on Henry F. Miller pianos so strong this fall.

"The new Henry F. Miller Piano Company will be in a position to carry forward progressive policies which we have been formulating for some time. The new five foot two inch grand which we recently put on the market, and which was named the Mezzo Grand, upon the suggestion of our Philadelphia dealer, C. J. Heppie & Son, has already found a ready demand as it follows the trend for a small grand slightly larger than our Henry F. Miller Baby Grand. This instrument will be followed by a series of artistic period models, which are now being made and which we shall announce in the near future.

"The Henry F. Miller Piano Company will handle as an agent for the Continental Piano Company the Strohber, Smith & Barnes, Willard, Lessing and Hoffmann lines."

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Two New N. B. A. M. Booklets on School and Harmonica Bands

The National Bureau for the Advancement of Music has just issued a booklet on rules and regulations on State and National School Band contests. This is a remarkable record of sixty-four pages which gives a detailed picture of the work which the Bureau has actually accomplished in this particular field.

This book contains all the information contained in previous issues, together with all the later developments which have been brought up by other band contests. About 17,000 copies of this booklet have been mailed out to music supervisors and school band directors. It is a remarkable showing for the National Bureau, which was responsible for the inauguration of the school band contests plan back in 1914. At that time the plan was taken up with the committee of instrumental affairs of the Music Supervisors' National Council, who undertook the actual direction of the plan in the field. The National Bureau, at that time and since, cooperated by codifying and analyzing all of the experiences of the school band conductors and very shortly was able to present a plan for a contest on a very practical basis, from the results of contests already held.

There is a picture of extended activities in band contests covering eighteen states. Only one sectional contest has as yet been developed, in New England. In other states there are a number of local contests, between city school bands and, in some cases, county school bands, which it is hoped will develop into state-wide observances within the next few years.

During the present year there were held 340 bands competing in the various state events, but it is expected that this number will rise considerably in a very short time.

This booklet of the National Bureau is complete with information not only concerning the organization and conduct of contests, but also contains valuable information on school band organization and management.

One of the principal tasks which has confronted the sponsors of the various band contests has been the lack of financial support. The National Bureau's booklet goes into this phase of the matter in some detail and outlines several workable plans for raising sufficient funds to cover all the necessary expenses. The effect these state band contests have upon the development of music as a subject of scholastic study has been very marked. It has served directly as a stimulus for the formation of new bands in schools where none existed. It has also led to stimulation of interest on the part of the individual in seeking to become a member of one of the school bands. It has provided a definite goal and a reason for studying, always an important factor in child education.

One of the strongest mediums of support came through the efforts of the National Association of Band Instrument Manufacturers, which has donated handsome prizes to various contests. However, by proper methods of publicity and gaining the support of the civic authorities, at least the bulk of the expenses have been borne by the state and municipal authorities.

The booklet makes excellent reading, for it is a study of a really vital movement which is gaining strength daily and which bids fair to become one of the most important of musical events in the not too distant future. Too much credit can not be given to the National Bureau for the Advancement of Music and to its able director, C. M. Tremaine, for their generous and wholehearted support for this movement. The Bureau has acted as a central forum of information for school authorities as to the feasibility of the plan and supplying them with actual statistics taken from the analyses of other contests. The real point to the school band contest is not the fact that a certain school band acquires sufficient skill to play given selections pleasingly and with a fair degree of skill, but in the fact that the impetus gained towards genuine musical skill very often carries the individual members of the band to some continued form of musical activity. The school band contests are actually creating home musicians, if not the professional musician of the future.

Harmonica Bands

Another volume of particular value to the music instrument dealers, "Harmonica Bands for Boys and Girls" is another recent publication of the N. B. A. M. There is presented an astonishing picture of the growth of the harmonica movement, from the inconsiderable squeaks of the street corner rhapsodist to bands of almost symphonic proportions. One realizes or begins to realize the scope of the movement when it is told that in Philadelphia 70,000 boys and girls of school age have been organized into harmonica groups and classes. This tremendous organization of amateur musicians is the work of Albert M. Hoxie, who initiated the movement and directed its course until it reached its present growth.

Practically all of this work has been done since 1922, at which time the idea was first given serious attention by

the City Music League. The first harmonica contest was held in the spring of 1923 as a feature of Boy Week. The success of this initial venture was so great that by the following year there were 10,000 entries in the second contest. A harmonica band was created in 1925 and by 1926 there were a number of similar organizations under expert musical guidance. A harmonica band formed part of the musical attraction at the Sesqui-Centennial Exhibition.

Some idea as to the heights to which harmonica playing has reached as a performing group may be gained by noting the program which was a specially selected harmonica band from Philadelphia gave in April of this year before the Biennial Convention of the National Federation of Music Groups in Chicago. The program included the March Under the Double Eagle by Wagner, the Intermezzo from Cavalleria Rusticana, the American Patrol by Meacham, Strauss' Blue Danube Waltz, Volga Boat Song, Chanson L'Arabe, of Rimsky-Korsakoff, Sousa's Stars and Stripes, and the Sextette from Lucia.

Philadelphia's example has been an inspiration to school children all over the country and while the movement in other sections of the country has not reached the proportions shown in Philadelphia, there is no question but that the next year or two years will show a remarkable picture of increased interest in the harmonica.

The booklet prepared by the N. B. A. M. contains much valuable information on harmonica class organization and contests. There is also a simplified instruction method with illustrations condensed from the instruction booklet published by M. Hohner, Inc. The whole of the booklet is printed in very attractive style and seems one of the most valuable codifications of this kind ever produced by the National Bureau.

Tull & Gibbs Make Fine Display for Gulbransen Minuet

Tull & Gibbs, Inc., Spokane, Wash., recently took on the Gulbransen line of registering pianos and made formal presentation of these instruments to the public by elaborate window displays. The model shown was the Art Model Minuet, one of the new decorated pianos of the Gulbransen line, finished in the deep verde green as a base color and embellished with dainty decorations. The rest of the dressing of the window was green, which is used in the silk damask drapes, lamps and piano scarfs. The whole made a very attractive showing and was the object of considerable public attention during the week when the instrument was on display.

Tull & Gibbs, Inc., are one of the oldest houses of that section of the country, dealing in home furnishings. The district in which it is located is termed the "Inland Empire." This district is bounded by Canada on the north and extends South 300 miles, the Cascades and Rockies forming the Western and Eastern boundaries. The company has handled pianos for the past nine years.

H. H. Princehouse, well known piano man, is in charge of the piano division, which employs four salesmen, two to handle the city territory and two the country. The salesmen are Orvil Stoffe and A. Parmelle, city salesmen; Jack Sergeant and George Brill, country salesmen.

This window proved an excellent sales bringer, as evidenced by the fact that the art model shown was sold on the first day on which the exhibit was shown. Also two straight minuets in mahogany were sold on the same day.

New Lauter Agency in Youngstown

The Lauter-Humana Company, Newark, New Jersey, has announced the opening of a new agency with the Greenwood Piano Company, Youngstown, Ohio. A substantial order marked the initiation of this new arrangement. The Lauter piano is fast growing in popularity throughout the country, especially the new style 80 grand. As an indication of how these pianos are meeting with general approbation, the Lauter Company recently received a letter from its Wilkes-Barre, Pennsylvania, agent, John Lizdas, who wrote as follows: "Kindly ship me one Style 80 Baby Grand in Louis XVI Model like the one you shipped last. It was a dandy and went to the first prospect that saw it,—they are very highly pleased with it and I want to thank you for making me such a fine selection."

Move Towards Radio Standardization

After a lapse of some six months, the Radio Manufacturers Association has announced that it will renew its efforts toward securing a complete standardization for the industry. A meeting has been held, at which Dr. Agnew, secretary of the American Engineers Standards Committee, and Dr. Goldsmith, secretary of the Radio Committee of that body, as well as representatives of the major radio

manufacturing interests, with a view to determining their differences. An agreement was reached, whereby all items not in conflict will be declared as the standards of the industry, while conflicting standards will be discussed with a view to reducing the differences to as few items as possible. The Radio Manufacturers Association will not publish any standards of its own, but will distribute to its members national radio standards, as determined by the American Engineers Standards Committee. It is hoped that this movement will result in great savings for the manufacturing interests in the radio industry.

The Bayley Piano Contest Plan in Baltimore

The Baltimore Piano Playing Contest has gotten as far as the semi-finals with marked success, and has succeeded in arousing much attention among all classes of persons interested in music—with the possible exception of most of the music dealers.

The contest started and was kept going under severe handicaps, as was related in this magazine from time to time. Baltimore, in the first place, is not one of the best piano towns in the world, and is in fact conservative along all lines. It was hard to get the dealers together in sufficient numbers to make the contest possible, and when everything was all ready to begin, a belated effort was made to split the energy collected in behalf of the Miessner Melody Way. As a result some of the dealers lost some of their enthusiasm, which had never been very high.

In spite of unfavorable conditions, the contest thus far may be said to be very successful. It has not created any city-wide furore as was the case in Detroit, but on the other hand it is certainly reaching the important people—the school children, their parents and their teachers. Three thousand children actually enrolled, and virtually every one actually played in a contest. This will compare favorably with the records in other cities, when Baltimore's smaller population is taken into consideration. Baltimore has only 800,000 inhabitants, and at least 150,000 are colored and hence not affected by the contest.

Throughout the entire contest, all but a few dealers have been curiously inactive. Mr. Convery tried many times to get some active co-operation from them. Finally he gave up and ran the contest as best he could without the help of the dealers. The Baltimore American is featuring the contest with pictures and stories day after day and is employing a dozen ballyhoo methods, using circulars, posters, and so on, and yet only three Baltimore music dealers have seen fit to carry placards and displays advertising the contest in their store windows. The others have not even so much as a card to notify those who pass by that there is a contest in progress.

A wide variety of children won the sixteen semi-final contests and were named district champions. Among them were pupils of public, private and parochial schools of the city and suburbs. Judging them was found to be more difficult than had been expected. Six were chosen from the senior high schools instead of the four originally intended, and several children tied for district honors.

The winners will take part in the finals on November 30 at the Lyric Theater. Every effort will be made to make this a musical event to be remembered. Many prominent musicians have agreed to participate. It is expected that three musicians from out of town will be asked to act as judges.

Three champions will be selected, one from the senior high schools, one from the intermediate schools and one from the elementary schools. The prizes will be pianos valued at \$1500, \$800 and \$400, and diamond rings for the two children of each division who make the next best showing.

Baldwin Pianos for Coast Theaters

The Baldwin Piano House in San Francisco has just sold two Baldwin grand pianos to West Coast Theatres, Inc., of Northern California. One of the grands is being used with the Lowe's Theater orchestra and the other with the orchestra of the Imperial Theater. Walt Rosener was musical director of Loew's Warfield at the time the plans were made to equip the theaters with Baldwin pianos, as he is an enthusiastic Baldwin user. He has just gone to New York to direct the orchestra of the Capitol Theater and Al. Lyons, his successor at Loew's Warfield, is reaping the benefit of the Baldwin grand.

W. M. Howe Visits U. S.

A recent visitor to the New York warerooms of William Knabe & Co. was W. M. Howe, manager of the Willis-Knabe Piano Co., which operates stores in Calgary, Edmonton and Lethbridge, Canada. Mr. Howe has just completed a 7,000 mile journey through Eastern Canada and the United States, during which time he visited Montreal, New York, Boston and Baltimore. He reported excellent piano prospects for Western Canada this year, in view of the bumper crops prevalent in that section.

The Rural Nest Egg Revealed— The Farmer as a Sales Prospect

Apparently the loud complaints which have been coming from the farm bloc, to the effect that those engaged in agriculture were, to all intents and purposes, doing national welfare work, with very little return to themselves, have been slightly exaggerated. There is no doubt that the law of average returns has operated very unevenly for the farmer. There came to the attention of the writer, a few months ago, the case of a Middle Western farmer, who, at the end of five years of hard work, showed a net loss of \$1,700. The money received from his crops had not been spent in riotous living, but on the contrary he lived as parsimoniously as possible, his only expenditures being clothing and farming implements. In other words, this particular farmer received for five years of labor, considerably less than nothing. There are, no doubt, a number of such cases which can be traced and from the sad telling of these conditions, there has grown a general impression that any farmer is very charitably inclined and doesn't care what he gets in return for his labor, otherwise he would not be a farmer.

Many articles have appeared in publications, concerning the starvation periods in various districts. One expert, quoted recently, estimated that the farmers were becoming so disgusted at the paucity of return for their labor that they were giving up farming life in ever increasing numbers. He estimated the average yearly exodus from farming to be a quarter of a million, and stated that this had been going on for five to ten years.

A Strange Case

It has always seemed strange that the position of any industrial class could be quite so terrible. It would appear from the reports of various economists and sociologists that there was no silver lining to the dark cloud which spread like a pall above the poor farmer. The picture of misery and degradation seemed a bit too complete. It began to seem as though all farmers must be mentally deficient, else they would not be sacrificing the best part of their lives without any return or even any hope of return. The entire situation presented an absurdity. If conditions were half as bad as they were painted, there would be vast tracts of farming land in the United States that today would represent nothing except waste territory, the former owners having given them up and having been absorbed into other forms of industry.

Now, however, there is beginning to come to the fore information that individual cases of misery and deprivation were the exception rather than the rule. In other words, while the farmer has suffered to some extent, at no time could his case be called hopeless. The farm bloc at Washington has been making a lot of noise, but it can not drown the insistent voices which are presenting facts and figures to show that the farmer is as well off as any other industrial worker and far better off than many. A striking illustration of this came in the reports of the Second Liberty Loan redemptions, which reveal that the Liberty Loans of that particular issue were held in considerable quantities by the poor farmer who is popularly supposed to be bankrupt.

One article, pointing out this condition, appeared in the New York World. This article read as follows:

FARMERS LARGE LIBERTY HOLDERS

Redemption Reveals Vast Rural Nest Egg— Many Own Foreign Issues

Special Dispatch to The Sun

Kansas City, Mo., Nov. 19.—The redemption of the Liberty Bond issue this week has brought to light some rather curious showings of the amount of securities laid away by the people of the farm country. The rural banks have been surprised by the number and volume of bonds that have been presented by their customers, many of whom were not supposed to have a nest egg laid away.

One country bank has sent in over \$90,000 of bonds all from a rural community of 5,000 population. Others have sent in similar amounts. On some of these bonds the coupons have never been cut. This is not so uncommon, and utilities that have exchanged preferred stock or bonds for Liberties have frequently found this condition. Whether the holders were not aware of this feature of the bonds or whether they forgot to clip the coupons is not clear, but probably many were laid away in war-time without any very clear understanding of the bond's value or of interest coupons.

Vast Hidden Savings

Another thing that indicates a vast volume of savings laid away is the number of foreign bonds purchased for customers by the interior banks. These are bought by another class of investors, those who are seeking higher rates of interest than can be obtained from farm mortgages or local securities. Laid away in safety deposit vaults, they frequently escape taxation and thus add another equivalent

of income. South American issues are favored by the middle West over those of Europe, probably due to the great amount of publicity given the former continent in its agricultural progress.

This laying aside savings in securities is further evidence of the tendency to avoid expansion of local operations and a general disinclination to invest in real estate, which formerly was the most popular of methods. Owners of farms complain that while formerly tenants financed their own business through the banks now bankers are demanding that the land owner also sign the notes, making him jointly responsible for loans. Tenants are insistent on their rights and when the losses are taken it is with difficulty that more than 6 per cent. can be netted for the land owner, even on the best of farms—usually less than that rate.

Warn of Fake Promoters

What will become of the receipts from the Liberty bonds held in the rural communities is a subject of much discussion. A popular theory is that get rich quick promoters will have something of a harvest. Possibly, but less likely than that reinvestment will be made in sound securities advised by the bankers. The country papers recently have blossomed with advertisements from banks warning against buying with the bond income promotion stock or any security without consulting the banker and it ought to have an effect. When it is remembered that practically every rural community over-sold its quota of bonds in every issue during the war, the volume of investment funds to be turned loose becomes important and the direction in which it is to be used will have considerable bearing on financial conditions in many sections. It will at least open a new movement in investment and probably considerable of the receipts will remain as deposited in the banks handling the redemption process, aiding their position at a time when it is greatly appreciated.

The Farmer in Politics

The above would seem to indicate a condition far different from that presented in political deliberations as Washington. Politically, it may be said that the farm situation is looked upon with considerable misgivings. Many schemes are being considered to give the farmers "a fighting chance for a living." Senator Brookhart, of Iowa, has proposed a government export corporation, to be financed by an appropriation of a billion and a half dollars. This corporation is to be authorized to buy farm products from the farmer at the cost of production plus 5 per cent. Another idea has been proposed by W. M. Jardine, Secretary of Agriculture, who urges the centralization of co-operative grain elevator enterprises as a means of stabilizing selling prices and, at the same time, solving many of the problems of agriculture. Both of these suggestions undoubtedly should aid in bringing about even better conditions for the farmer and in insuring financial stability.

Radio and the Farmer

It is interesting to note that the radio trade has made an extensive canvass of country prospects, with the result that there are probably more radio sets per capita among farmers than among any other industrial class. They have also continued their efforts to interest the farmer in radio and maintain his interest after he has bought the set. Practically every broadcasting station has special farm programs, or items more than usually interesting to agricultural communities. As an illustration, the recent broadcast program of the Crossley Radio Corporation WLW, the official Crossley station, broadcast the proceedings of the Chicago Live Stock Exposition, which started November 28 and will extend to December 3.

The international Live Stock Exposition at Chicago this year will offer an unusual panorama of farm life activity in the United States. Displays of breeding and fat live stock, crops, meats, government and state exhibits, and boys' and girls' club products will be features of the exposition, while a brilliant horse show will occupy the arena every night except Sunday. Meetings of farm organizations and sales of pure-bred live stock will be held daily.

Every department of the exposition, including the junior activities, will find a place on the daily program to be broadcast from Chicago by WLW. In addition to the awards of the judging in all classes, the various leaders of the agricultural world will be presented to the radio audience by means of the microphone. Leading public figures, including Secretary Jardine of the Department of Agriculture, and Vice-President Charles G. Dawes will attend the exposition.

Two outstanding judges of foreign countries also will officiate at the exposition this year, Mr. Walter Biggar, of Dalbeattie, Scotland, and Mr. Arnold Caddy, of Champara, Tylden, Victoria, Australia. Both men will be introduced to the radio audience.

The broadcast will come to Cincinnati every day from Monday, November 28 to Saturday, December 3, over the mid-west network, and will be broadcast from 2:00 to 3:00 p. m.

A second event of primary interest to the agricultural communities will be broadcast by WLW on December 7.

It will be the annual convention of the American Farm Bureau Federation.

On December 7, General John J. Pershing will be heard from 11:00 to 12:00 a. m. with a speech concerning the importance of the farmer in national defense.

For the farmer, WLW's weekly schedule already includes market reports at 11:15 a. m., 1:30 and 6:45 p. m., and stock quotations at 3:30 p. m. each day. On every Wednesday at 7:30 p. m. there is a talk given by the National Farm Radio Council.

Now that the farmers have a good deal of ready cash, due to the redemption of Second Liberty Loan Bonds, there should be immediate prospects for increased selling. It must be remembered that with the new inventions in radio in the form of completely shielded, all electric uni-control receivers, there are practically unlimited opportunities. Even in the homes in which radio sets have been installed there are prospects on a trade-in basis. Radio, still being new, has a special appeal to the farmer, due to its bringing to him technical information of a sort hitherto obtainable only through the country newspapers, farm catalogues or government bulletins.

It may be said that possibly the primary interest of the farmer in radio is not due to the musical possibilities of that instrument, but the specified interest due to such programs as quoted above. This peculiarity of viewpoint again points the way to sales of other musical instruments, such as pianos, phonographs or smaller musical instruments, to round out the cultural life of the farmer.

Cleveland Selected as Next Meeting Place of Tuners

W. F. McClellan, secretary of the National Association of Piano Tuners, has announced that the next annual convention of the National Association of Piano Tuners will be held in Cleveland, Ohio, on August 13, 14, 15 and 16, 1928. The selection of Cleveland as the meeting place for the silver jubilee convention is peculiarly fitting, as it was in the Gilsey House in Cleveland that the National Association of Piano Tuners came into being just twenty-five years ago.

The Tuners Association has accomplished a great deal of good during its existence in such matters as eliminating the profit-wasting practice of free tuning and in other ways. It is expected that this good work will continue.

As an example of some of the influence of tuners' propaganda, there was recently addressed to the national offices of the Tuners Association, a letter from Madame Kurth-Lieber, representing the Guild of Vocal Teachers, New York, following a series of educational lectures delivered by F. E. Lane, of the New York division of piano tuners. The Guild has unanimously voted "to emphasize the importance of students using only well conditioned pianos, that are properly tuned and also discourage the use of worn out instruments, as being destructive to progress and understanding of true pitch."

De Pachmann, Welte-Mignon (lic.) Artist Still on Concert Stage

Vladimir De Pachmann, whose fame as a pianist and as a Welte-Mignon (Lic.) recording artist rests on an enduring basis, is still, at the age of 80, an active artist. A short time ago he gave a recital at Royal Albert Hall, London, to an audience of about 9,000. In a letter to W. E. Heaton, president of the Auto Pneumatic Action Company, following his recital, De Pachmann wrote "Owing to hundreds being unable to obtain admission I have decided to give another recital at the Royal Albert Hall. . . . I am feeling so happy and well, and if it were not for the very long journey on the sea, nothing would give me greater pleasure than to once more give a tour through the United States, but thanks to the wonderful Welte-Mignon Reproducing records, my many American admirers will have the opportunity of hearing me just the same."

Incidentally, De Pachmann has maintained his reputation as being one of the very few artists who talk to their audiences as they play, despite a recent announcement that he intended to conform to convention in this respect. This informality of De Pachmann has made him a beloved figure among music lovers everywhere.

Over 100 Pianos in One School

The Cable Piano Company recently closed a transaction of unusual size and importance in providing pianos for the fourteen new sorority houses of Northwestern University. Eleven pianos were selected, of which ten were Mason & Hamlin grands. There are now about one hundred pianos in Northwestern University which have been bought from the Cable Piano Company. A few years ago seventy-three pianos were bought, being Mason & Hamlin, Conover, and Kingsbury instruments. The number of pianos in use in their institution was considerably augmented by additional pianos purchased this fall to take care of the increased registration.

Installment Selling Fundamentally Sounds Says Famous Economist

An authoritative confirmation of installment selling as a sound method of distribution of merchandise was made late last month by Edwin R. A. Seligman, Professor of Economics at Columbia University. This pronouncement came in the form of a report submitted to 500 of the leading economists, bankers and business men of the country. The report was given at a luncheon tendered in his honor at the Ritz-Carlton Hotel, on November 17th.

Professor Seligman's conclusions came as the result of fifteen months of study with the cooperation of the large staff of associate economists at Columbia University and in its complete form, covers two large printed volumes, which will be issued shortly. The study was undertaken at the instigation of the General Motors Company, whose officials felt that the question was of such vital importance to the community that it should be explored scientifically in all its economic aspects.

"If we were wrong," said John J. Raskob, chairman of the finance committee of General Motors and host at last evening's dinner, in describing the inception of the plan to go to the foundations of the problem, "we wanted to know it. If we were on fundamentally sound economic ground we wanted to know that also. All agreed that no opinion would tend to give a greater sense of security than that of Professor Seligman."

Two Books in Part One

The first volume is comprised of an introduction and two "books," "Book One" dealing with "The Nature and Characteristics of Installment Credit," "Book Two" being devoted to "The Effects of Installment Credit." The history, methods and extent of this type of credit are discussed in the first part of the introduction, while the second part is given over to a discussion of current opinions on the subject and preparation of the ground for a study of the problem itself.

The most interesting as well as the most vital, of the chapters contained in this study are those dealing with "The History of Modern Installment Selling," "Methods of Installment Credit," "The Extent of Installment Selling," "Luxuries and Necessities," "The Nature of the Automobile," "The Influence on Savings," "The Cost of Installment Credit," "The Effects on Business," "The Effects on the Credit Structure" and "Business Depressions."

"Summing up the entire matter," says Professor Seligman in coming to the end of his exhaustive study, "we should say that installment selling, like every new institution, is subject to the perils of novelty. It has engendered new devices and has created a new technique, but it has undoubtedly come to stay. Some abuses and some perils which it were short-sighted to deny have crept in. What is needed is to apply to each particular case some of the results of the analysis which we have attempted to present. As the years roll by experience will teach us to what classes of commodities and to what strata of society installment selling is economically applicable."

"In the course of time outworn methods will be discarded and new abuses will undoubtedly appear. Is it not the part of wisdom to separate the chaff from the grain, to be on our guard against the obvious dangers, and to eliminate, one by one, the improper practices, until precisely as in the case of our banking structure, we may be able to establish fairly definite and generally accepted standards for distinguishing the sound from the unsound, the real from the specious?"

Aid to Economy

"When installment selling comes to be measured by these criteria we may expect to learn that the innocuous and the salutary must not be confounded with the inappropriate and the regrettable, and that, in its ultimate and refined forms, installment credit will be recognized as constituting a significant and valuable contribution to the modern economy."

According to Professor Seligman, installment selling seems to have been introduced into this country in 1807 by the New York founder of the House of Cowperthwaite & Sons. The system is said to have been suggested by a woman who had returned from Paris where the system had long been in vogue in the establishment of Dufayel. It was applied first to furniture, but soon spread to other types of merchandise.

The sewing machine was the next to which the device was applied, and the third development was in the field of pianos. The final category of the early high-grade installment business was to be found in the case of the distribution of books. This was introduced about the middle of the nineteenth century.

The installment business is traced from these origins to the "low-grade" field. The characteristic of this business was that it was carried on by so-called "peddlers," who acted

either as "pullers-in" or as peddler dealers, carrying their goods from house to house.

"So far as ordinary commodities are concerned, the installment business has been applied for over a century to the furniture business, for over three-quarters of a century to sewing machines, and for over a half century to pianos and books. In a small way the system was applied about a quarter of a century ago to the more modest purchases of ordinary personal belongings. The real change may be ascribed to the introduction of the method in the case of automobiles, beginning a little over a decade ago—a method that was rendered possible by the creation of the finance companies, themselves an outgrowth of the credit companies which dealt with ordinary receivables and which had been inaugurated a decade or more earlier. The colossal growth of the automobile business and the multiplication of finance companies during the last five years finally led to the application of the installment system to many other lines of industry."

Huge "Time" Trade

Discussing the extent of the installment business, Professor Seligman finds that retail business as a whole during 1925 amounted to approximately \$38,000,000,000 and that the selling price of all goods sold "on time" during that year amounted to about \$4,875,000,000. All of this credit would not be outstanding, of course, at one time, and the portion that would be so outstanding the author places at approximately \$2,201,000,000.

"When," he admits, "the above figures are compared with some of the wild guesses that are common, they will appear perhaps unduly conservative."

Coming to the question of current opinions regarding installment selling Professor Seligman finds that they "have gone through the whole gamut from enthusiastic approval to unmeasured condemnation. To some installment selling has brought about a revolution as profound and as salutary as the industrial revolution; to others installment selling is a danger of the first magnitude, calculated to undermine not only business prosperity but the morale of the American people."

Facts Unknown

"In not a single case," he adds, "do these conclusions rest upon either a broad investigation of the facts or a comprehensive study of the theory. It may therefore be pertinent to point out that almost without exception the views hitherto formulated have been the unconscious reactions, the desires or the prejudices of the individuals concerned."

Same Principle Applies

The same principles followed in all credit practice apply to credit advanced to the consumer, the installment payment device being simply a practical means of liquidation of the credit to make it available and possible of use by the ultimate consumer.

"Individual credit," said Professor Seligman, "is now going through precisely the same phases which every preceding form of credit went through, winding up with an acknowledgment of its unquestioned value as a part of the machinery of modern economic life. There is not a single doubt expressed to-day by some as to consumption credit which cannot be matched in the history of banking and production credit."

Consumer Credit Sound

"There are no greater risks attending consumers' credits than producers' credits," he declared, "if properly administered, and they are, in fact, more liquid. Frozen credits are not a concomitant of installment selling. The theory that a business depression would be considerably aggravated by outstanding consumers' credits is not confirmed by investigation. An elaborate study of the situation in a period of almost complete depression caused by the coal strike in eastern Pennsylvania a few years ago showed that there was even an advantage in installment credit over general bank credit. It showed that it is precisely in bad times that bankers are compelled to continue to extend credits of doubtful soundness, whereas in installment credit the volume of outstanding paper diminishes constantly."

Losses Small

"Protracted investigations showed that the losses connected with installment paper are very small; that in the proper administration of the system the finance company should be a dispenser of credit and not a seller of automobiles, which lends force to the principle, and brought forth the conclusion, that the only legitimate system is the recourse one, that in which the seller accepts responsibility for the credit."

"Installment selling," said Professor Seligman by way of emphasizing its positive merits, "has increased production, stabilized output, reduced production cost and increased pur-

chasing power. The installment plan induces the consumer to look ahead with greater care and to plan his economic program with a higher degree of intelligence. It not only tends to strengthen the motives which induce an individual to pay, but also influences his capacity to do so."

"Installment credit is beginning to do for the consumer what the gradual development of the commercial banking system has done for the producer. If the credit is restricted to the proper commodities, under proper management, it will gradually throw off its abuses and will stand forth as one of the most signal contributions of the twentieth century to the potential creation of national wealth and national welfare."

Standards vs. Luxuries

"Economists," he said, "have in modern times, been making intelligible what is known as the economy of high wages. High productivity, high efficiency, high standard of life, go hand in hand with inventive ingenuity, with increase of capital and with augmented prosperity. In this process no small part is played by the gradual transition of commodities from the category of luxuries to that of comforts and necessities. The luxury of one age becomes the necessity of the next. While it is undoubted that in the case of the automobile there have in individual cases been very decided resultant evils, yet on the whole we cannot regard the automobile as a type of foolish and wasteful consumption. Few would dispute the statement that the advent of the automobile has marked a revolution in economic and social life comparable to that produced by the introduction of the railway; and that in the one case, as in the other, we must weigh up the evils with the benefits, with the conclusion that there is little doubt as to where the balance of advantage lies."

"An advantage which the installment method affords to the banking system is the opportunity for investment in lines where, as in the notes of finance companies, the risk is distributed over a wide variety of occupations, of geographical areas, and of industrial situations. Such a distribution of risks is not ordinarily available to a local bank and its possible significance in the development of bank credit must not be overlooked."

The final and perhaps one of the most important of the chapters in Professor Seligman's work is that which deals with the argument so often advanced that the effect of installment selling on the business cycle is unfortunate and that it might have severe repercussions in times of depression. Inasmuch as competition not infrequently leads to a desire on the part of dealers to increase sales at any cost, this argument goes, the peak of the business cycles is driven somewhat higher, with the result that when the slump comes the trough will be correspondingly deeper.

The intensification of the business cycle, through the spread of installment selling, Professor Seligman says in reply to this argument, is not as great as is sometimes alleged, and at all events its influence is slighter than that of some of the other factors which are responsible for the increase of bank credit.

"If installment selling," says the author, "is largely dependent upon payments from the current income of the consumer, we must inquire what effect that business crisis exerts upon wages as compared to profits. That profits virtually disappear during a business crisis is certain; that unemployment grows is equally sure."

"But the unemployment is only partial, not total, and the aggregate amount of wages and salaries that continues to be paid, even during a time of depression, is still substantial. Profits stop; wages and salaries do not stop. While the repayment of business loans may, in a pinch, be made out of other funds, the conversion of business profits into losses seriously reduces the chance of repayment. . . . The inference of this is that, from this point of view, installment credit, extended as it is largely to recipients of wages and salaries, is likely to produce less effect on the business cycle than the producers' credit, resting upon profits."

"It therefore becomes essential that the rate of payment be sufficiently rapid to render possible the repossession of the commodity and its sale for enough to pay the balance due. Just as in the ordinary case of personal credit security is obtained by not allowing the borrower to become obligated to his limit, so, in this case of possible resort to repossession, safety can be secured only by insisting upon a margin sufficient to allow for shrinkage or a miscalculation or emergency."

Another Difference

"Finally, we must remember that there is another difference between installment credit and ordinary bank credit. When the time comes to pull in sail, installment selling can cease altogether. If the general business outlook is squally, the prudent dealer will stop selling on installments or will be induced to do so by the finance company. As a consequence, the total volume of outstanding paper will diminish with every succeeding week, and in the case of automobiles it will completely disappear within several months. In ordinary business practice, however, it is precisely in bad times that the bank is compelled to extend its credit to customers of doubtful solvency in order to tide them over the difficulty."

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